

REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE  
OF THE  
DOMINION OF CANADA  
FOR THE  
YEAR ENDED DECEMBER 31  
1905

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## OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, July 20, 1906.

To the Honourable

W. S. FIELDING,

Minister of Finance.

SIR,—I have the honour herewith to submit the statement in detail of Insurance Companies for the year 1905, together with such an abstract and analysis of them as appeared proper to exhibit the progress of the business and the condition of the companies.

## FIRE AND INLAND MARINE INSURANCE, 1905.

During the year 1905 the business of fire insurance in Canada was carried on by 40 companies; of these 13 were Canadian, 17 British and 10 American. Inland marine insurance was also transacted by 4 of them (2 Canadian and 2 American), and ocean marine by two of them (both Canadian). This list of companies differs from that of the previous year by the addition of four companies, three Canadian, the Manitoba, the Acadia Fire and the Nova Scotia Fire and the other American, the Rochester German. Two British companies retired, viz., the Manchester and the National of Ireland. The former ceased to transact business on the 24th day of June, 1904, and the latter on the 13th day of April, 1904. Since the close of the year licenses have been issued to the Richmond and Drummond Fire Insurance Co. and to the Sovereign Fire Assurance Co. Two British companies (the British and Foreign Marine and the Marine) are licensed to carry on the business of inland marine insurance and the business of insuring registered mail matter in transit from place to place in Canada, and both did inland marine business during 1905.

## FIRE PREMIUMS AND LOSSES IN CANADA IN 1905.

The cash received for premiums during the year in Canada has amounted to \$14,285,671, being greater than that received in 1904 by \$1,115,789; and the amount paid for losses has been \$6,000,519, which is less than that paid in 1904 by \$8,099,015. The ratio of losses paid to premiums received is shown in the following table:—

## FIRE INSURANCE IN CANADA IN 1905.

	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent of Premiums received.	The same for 1904.
	\$	\$		
Canadian companies.....	1,399,065	3,013,714	46·42	95·53
British ".....	3,634,706	8,582,925	42·35	109·94
American ".....	966,748	2,689,032	35·95	110·27
Total.....	6,000,519	14,285,671	42·00	107·06

The corresponding results for the thirty seven years over which our records extend, are given below ;—

FIRE Insurance in Canada.

	Premiums received.	Losses paid.	Rate of Losses paid per cent of Premiums received.
	\$	\$	
1869..	1,785,539	1,027,720	57.56
1870..	1,916,779	1,624,837	84.77
1871..	2,321,716	1,549,199	66.73
1872..	2,628,710	1,909,975	72.66
1873..	2,968,416	1,682,184	56.67
1874..	3,522,303	1,926,159	54.68
1875..	3,594,764	2,563,531	71.31
1876..	3,708,006	2,867,295	77.33
1877..	3,764,005	8,490,919	225.58
1878..	3,368,430	1,822,674	54.11
1879..	3,227,488	2,145,198	66.47
1880..	3,479,577	1,606,578	47.90
1881..	3,827,116	3,169,824	82.83
1882..	4,229,706	2,664,986	63.01
1883..	4,624,741	2,920,228	63.14
1884..	4,980,128	3,245,323	65.16
1885..	4,852,460	2,679,287	55.22
1886..	4,932,335	3,301,388	66.93
1887..	5,244,592	3,403,514	64.90
1888..	5,437,263	3,073,822	56.53
1889..	5,588,016	2,876,211	51.47
1890..	5,836,071	3,266,567	55.97
1891..	6,168,716	3,905,697	63.31
1892..	6,512,327	4,377,270	67.22
1893..	6,793,595	5,052,690	74.37
1894..	6,711,369	4,589,363	68.38
1895..	6,943,382	4,993,750	71.92
1896..	7,075,850	4,173,501	58.98
1897..	7,157,661	4,701,833	65.69
1898..	7,350,131	4,784,487	65.09
1899..	7,910,492	5,182,038	65.51
1900..	8,331,948	7,774,293	93.31
1901..	9,650,348	6,774,956	70.20
1902..	10,577,084	4,152,289	39.26
1903..	11,384,762	5,870,716	51.57
1904..	13,169,882	14,099,534	107.66
1905..	14,285,671	6,000,519	42.00
Totals..	215,861,289	146,310,355	67.78

Taking the totals for the same thirty seven years, according to the nationalities of the companies, the following are the results :—

FIRE Insurance in Canada for the thirty seven years—1869-1905.

	Premiums received.	Losses paid.	Rate of Losses paid per cent of Premiums received.
	\$	\$	
Canadian Companies..	47,986,052	32,603,528	67.94
British " ..	141,468,706	96,300,030	68.07
American " ..	26,406,531	17,406,797	65.92
Totals..	215,861,289	146,310,355	67.78

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The loss rate for 1905 (42·00) is much below the average for the thirty-seven years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 43·30 per cent, which is 64·46 per cent less than the 107·76 of the previous year, and is 23·83 per cent less than the average for the last fifteen years (67·13). The following are the rates of incurred losses from 1891 :—

Companies.	1905.	1904.	1903.	1902.	1901.	1900.	1899.	1898.	1897.	1896.	1895.	1894.	1893.	1892.	1891.
Canadian.....	48·71	97·50	53·17	42·51	58·22	83·25	53·20	55·22	69·06	69·50	65·87	72·47	72·45	73·33	71·79
British.....	43·07	110·34	50·97	40·40	74·15	97·99	58·80	79·12	63·50	59·50	69·32	67·76	76·57	66·36	62·00
American.....	38·01	110·55	47·93	38·61	66·83	107·17	57·25	71·05	64·32	61·72	73·11	68·84	74·40	73·86	61·26
Totals.....	43·30	107·76	50·94	40·55	70·29	97·00	57·75	74·37	64·41	61·31	69·31	68·69	75·55	68·64	63·95

## FIRE Insurance in Canada, 1905.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$1,140,095,372, which is greater by \$137,790,267 than the amount taken in 1904. The premiums charged thereon amounted in 1905 to \$18,262,037·09, being \$2,255,067·83 greater than the amount charged the previous year. The rate of premiums (1·602) is slightly higher than that of 1904 (1·597). The loss rate (42·00) is 65·06 per cent less than the loss rate of the previous year (107·06) and 25·78 per cent less than the average loss rate (67·78) for the past thirty-seven years.

The rate per cent of premiums charged upon risks taken is shown in the following table :—

	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1904.	The same for 1903.	The same for 1902.	The same for 1901.
	\$	\$					
Canadian companies....	301,816,272	4,706,640 29	1·56	1·57	1·53	1·46	1·45
British ".....	649,566,539	10,370,180 44	1·60	1·59	1·49	1·46	1·41
American ".....	188,712,561	3,185,216 36	1·69	1·68	1·53	1·53	1·44
Totals.....	1,140,095,372	18,262,037 09	1·60	1·60	1·50	1·47	1·42

The increase in the amounts taken in 1905 as compared with 1904 among Canadian companies is \$62,582,245. Among British companies there is an increase of \$39,624,246 and among American companies there is an increase of \$35,583,776.

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In 1904 the increases in amount written among Canadian, British and American companies reporting to the office were \$22,728,037, \$29,223,640 and \$17,078,664 respectively.

The details of the increase and decrease for the individual companies are as follows:—

## CANADIAN COMPANIES.

*Increase.*—Acadia Fire, \$4,585,245; Anglo-American, \$1,503,531; British America, \$7,350,689; Canadian Fire, \$1,437,851; Equity Fire, \$2,555,054; London Mutual, \$2,836,740; Manitoba Fire, \$12,629,610; Mercantile Fire, \$693,168; Montreal-Canada Fire, \$13,613,879; Nova Scotia Fire, \$3,156,007; Ottawa Fire, \$976,330; Quebec Fire, \$968,907; Western, \$10,275,234.

Total increase, \$62,582,245.

## BRITISH COMPANIES.

*Increase.*—Atlas, \$3,984,771; Caledonian, \$280,180; Commercial Union, \$1,890,123; Guardian, \$683,801; Law Union and Crown, \$845,234; Liverpool and London and Globe, \$7,840,430; London and Lancashire Fire, \$1,848,584; North British and Mercantile, \$4,116,321; Northern, \$1,714,034; Norwich Union, \$3,036,374; Phoenix of London, \$22,529,711; Royal, \$9,814,346; Sun Fire, \$1,711,120; Union Assurance, \$7,246,022. Total, \$67,541,051.

*Decrease.*—Alliance, \$10,413,524; London Assurance, \$851,200; Scottish Union and National, \$2,163,890; Manchester, \$8,415,813; National of Ireland, \$6,072,378. Total \$27,916,805.

Total Increase, \$39,624,246.

## AMERICAN COMPANIES.

*Increase.*—Etna Fire, \$1,085,123; Connecticut Fire, \$921,488; German-American, \$10,396,251; Hartford Fire, \$12,777,023; Home Fire, \$3,236,731; Insurance Co. of North America, \$1,924,013; Phenix of Brooklyn, \$2,471,574; Queen of America, \$1,327,245; Phoenix of Hartford, \$1,071,964; Rochester German, \$372,364. Total increase, \$35,583,776.

## PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premiums charged on each \$1,000 of risks taken in 1905 is \$16.018 as against \$15.970, which was the corresponding rate in 1904. The individual rates for the different companies will be found in the annexed table, and will be seen to vary a good deal, as might naturally be expected, considering the varieties of the business done by the companies.

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of \$4.88 per \$1,000 current risk. The corresponding rate for 1882-3-4-5-6-7-8-9-90-1-2-3-4-5-6-7-8-9-1900-1-2-3-4, \$5.68, \$5.56, \$5.37, \$4.54, \$5.48, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, \$6.17, \$5.50, \$5.75, \$5.15, \$5.38, \$6.20, \$4.99, \$8.38, \$6.68, \$4.06, \$5.22 and \$12.05, respectively.

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The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis; where for convenience of comparison, the corresponding rates for 1904 are appended within parentheses:—

Mercantile Fire, \$2.35 (\$10.93); London Assurance, \$2.61 (\$10.73); Connecticut Fire, \$2.68 (\$20.57); Law Union and Crown, \$3.16 (\$13.43); Acadia Fire, \$3.32 (...); Scottish Union and National, \$3.64 (17.77); Alliance, \$3.84 (\$19.55); Ætna Fire, \$3.84 (\$12.15); London Mutual, \$3.92 (\$5.30); Insurance Company of North America, \$4.01 (\$15.31); North British and Mercantile, \$4.13 (\$11.48); Royal, \$4.25 (\$12.95); Western, \$4.34 (\$9.70); Quebec Fire, \$4.44 (\$13.45); British America, \$4.45 (\$10.31); Nova Scotia Fire, \$4.45 (...); Phoenix of London, \$4.56 (\$9.35); Canadian Fire, \$4.65 (11.49); Commercial Union, \$4.70 (\$11.74); London and Lancashire Fire \$4.85 (\$15.49); Queen of America, \$4.98 (\$11.65); Caledonian, \$5.01 (\$12.82); Liverpool and London and Globe, \$5.07 (\$11.28); Montreal-Canada, \$5.17 (\$5.74); Phoenix of Hartford, \$5.27 (\$10.25); Union Assurance, \$5.37 (\$11.13); Manitoba Fire, \$5.37 (...); Atlas, \$5.52 (\$14.63); Norwich Union, \$5.54 (\$12.25); Northern, \$5.62 (\$15.06); Sun Fire, \$5.73 (\$13.20); Anglo-American, \$5.81 (\$11.05); Hartford Fire, \$5.82 (\$13.82); Guardian, \$6.10 (\$9.79); Equity Fire, \$6.28 (\$10.24); Ottawa Fire, \$6.65 (\$12.77); Phenix of Brooklyn, \$6.81 (\$15.94); Home Fire, \$8.01 (\$27.95); German-American, \$9.80 (...).

The annexed table gives the gross amount of risks taken by the several companies during the year, and the premiums charged thereon, and also the distribution of losses with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses to those received for premiums during the year. For convenience of comparison the rates of 1904 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.

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## FIRE INSURANCE DONE IN CANADA IN 1905.

	Gross Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of risks taken.	The same for 1901.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of pre- miums received.	The same for 1901.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Acadia Fire, .....	4,585,245	54,097 98	1 18	1 52	6,463 45	46,135 58	14 01	109 30
Anglo American .....	30,237,132	464,613 49	1 55	1 63	143,737 12	286,564 10	50 16	99 53
British America .....	51,094,408	824,012 69	1 61	1 86	242,699 58	470,969 09	51 52	76 08
Canadian Fire .....	17,125,321	317,762 02	1 86	1 50	76,536 43	218,916 51	34 96	94 28
Equity Fire .....	17,565,171	271,431 75	1 55	1 57	95,811 89	182,851 38	32 40	121 03
London Mutual .....	43,443,344	688,652 63	1 59	1 46	258,975 61	458,211 82	56 52	68 94
Manitoba Assurance .....	12,629,610	218,391 90	1 73	1 48	35,630 92	99,219 04	35 31	117 69
Mercantile Fire .....	7,747,006	111,946 99	1 45	1 68	27,282 53	96,860 89	28 17	99 80
Montreal-Canada Fire .....	23,825,408	344,323 55	1 46	1 63	116,052 41	231,025 23	50 23	119 43
Nova Scotia Fire .....	3,156,007	46,781 57	1 48	1 48	7,998 12	32,857 26	24 34	96 87
Ottawa Fire .....	15,600,830	253,991 40	1 63	1 57	86,737 73	175,238 68	49 50	139 43
Quebec Fire .....	10,241,854	145,734 58	1 42	1 48	44,517 85	126,741 55	35 12	96 87
Western .....	64,564,936	960,899 74	1 49	1 48	257,220 66	588,121 87	43 74	95 53
Totals .....	301,816,272	4,706,640 29	1 56	1 57	1,399,064 30	3,013,713 60	46 42	95 53
<i>British Companies.</i>								
Alliance .....	13,278,705	187,129 34	1 41	1 22	87,964 05	154,112 46	57 08	229 21
Atlas .....	29,392,589	450,859 59	1 53	1 72	227,883 18	395,116 40	57 67	130 36
Caledonian .....	23,338,933	357,534 17	1 53	1 50	158,152 04	313,319 76	50 48	122 33
Commercial Union .....	40,969,656	654,448 57	1 60	1 61	223,061 52	539,213 06	41 37	105 90
Guardian .....	37,642,321	641,253 55	1 70	1 68	284,460 36	554,460 68	51 30	81 58
Law Union and Crown .....	9,419,424	152,037 74	1 61	1 62	26,826 15	123,827 52	21 66	99 80
Liverpool and London and Globe .....	78,873,255	1,305,330 51	1 65	1 61	430,891 60	1,086,199 37	39 67	84 91
London and Lancashire .....	24,497,288	375,242 59	1 53	1 55	131,843 80	322,393 96	40 90	133 70
London Assurance .....	61,684,625	175,894 68	1 39	1 34	54,202 58	134,059 00	40 43	116 86
North British .....	51,570,724	779,483 14	1 51	1 54	282,439 24	680,716 87	41 49	114 36
Northern .....	32,464,224	526,193 35	1 62	1 61	219,089 64	470,404 19	46 57	124 39
Norwich Union Fire .....	37,211,629	612,497 23	1 65	1 67	234,298 59	535,614 83	43 74	91 37
Phoenix, of London .....	76,292,447	1,311,947 54	1 72	1 71	319,758 80	925,110 27	34 56	76 19
Royal .....	95,903,959	1,468,401 78	1 53	1 52	490,421 35	1,226,569 68	39 98	124 62
Scottish Union and Na- tional .....	20,715,628	327,314 55	1 58	1 56	96,963 40	268,177 16	36 16	173 69
Sun Insurance Office .....	22,993,896	376,881 16	1 64	1 63	150,869 12	313,879 51	48 07	108 89
Union Assurance .....	42,317,245	667,730 95	1 58	1 67	215,579 94	539,750 03	39 94	83 67
Totals .....	649,566,539	10,270,180 44	1 60	1 59	3,634,705 36	8,582,924 75	42 35	109 94
<i>American Companies.</i>								
Ætna Insurance Co .....	17,904,076	292,103 21	1 63	1 59	95,264 68	255,163 19	37 33	111 28
Connecticut Fire .....	5,741,266	106,861 22	1 86	1 85	18,730 36	95,886 10	19 53	152 63
German-American .....	11,015,696	173,790 18	1 58	1 46	34,711 56	139,126 15	24 95	109 30
Hartford Fire .....	37,032,588	633,095 35	1 71	1 74	185,197 90	545,980 53	33 92	92 16
Home Fire .....	22,283,564	377,126 38	1 69	1 69	159,003 25	328,482 23	48 41	151 69
Insurance Co. of North America .....	21,696,730	335,679 50	1 55	1 52	82,456 08	290,546 92	28 38	122 72
Phoenix, of Brooklyn .....	18,441,615	331,461 73	1 80	1 76	97,903 48	274,999 03	35 60	101 70
Phoenix, of Hartford .....	14,218,012	235,678 47	1 66	1 65	78,692 65	178,655 90	44 05	81 21
Queen, of America .....	40,006,650	694,016 31	1 73	1 73	214,787 78	579,063 80	37 09	102 15
Rochester-German .....	372,364	5,404 01	1 45	1 45	None.	1,128 49	.....	.....
Totals .....	188,712,561	3,185,216 36	1 69	1 68	966,747 74	2,689,032 34	35 95	110 27
Grand totals .....	1,140,095,372	18,262,037 09	1 60	1 60	6,000,517 40	14,285,679 09	42 00	107 06



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## BRITISH FIRE COMPANIES.

The total cash receipts from premiums were \$8,582,925, being an increase of \$239,259 as compared with the previous year; the payments for losses were \$3,634,706, being \$5,538,213 less than for 1904; while the general expenses amounted to \$2,401,784, being \$77,468 greater than in 1904 thus showing balance of \$2,546,435 favourable to the companies. In the previous year there was an adverse balance of \$3,153,572.

Paid for losses . . . . .	\$ 3,634,706
"    general expenses . . . . .	2,401,784
Total . . . . .	<u>\$ 6,036,490</u>
Received for premiums . . . . .	8,582,925
Balance in favour of the companies . . . . .	<u>\$ 2,546,435</u>

The following detail gives the balance for the different companies :

*Balance in favour.*— Alliance, \$11,675; Atlas, \$50,533; Caledonian, \$64,669; Commerical Union, \$171,142; Guardian, \$100,464; Law Union and Crown, \$58,437; Liverpool and London and Globe, \$369,419; London and Lancashire Fire, \$99,322; London Assurance, \$31,049; North British and Mercantile, \$218,266; Northern, \$125,353; Norwich Union, \$133,697; Phoenix of London, \$357,457; Royal, \$405,949; Scottish Union and National, \$102,102; Sun Fire, \$66,320; Union Assurance, \$180,581.

Total balance in favour \$2,546,435.

For every \$100 of premiums received there was spent on the average \$42.35 in payment of losses and \$27.98 for general expenses.

In 1904 the loss rate was \$109.94 and the general expenses \$27.86 for every \$100 of premiums received.

For the fire business the rate of premium was \$15.964 per \$1,000 of risks taken, as against \$15.863 in 1904.

Hence these companies have done a larger volume of business than in 1904 at a slightly higher rate of premium, a slightly higher rate of expense, but at a much lower rate of loss.

Collecting the result for the thirty-one years from 1875 to 1905, as regards the receipts for premiums and the expenditure of the British companies, we find :—

Paid for losses (1875-1905) . . . . .	\$ 90,577,667
"    general expenses . . . . .	36,222,186
Total payments . . . . .	<u>\$ 126,799,853</u>
Received for premiums . . . . .	133,315,760
Excess of receipts over expenses . . . . .	<u>\$ 6,515,907</u>

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It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year—when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,938 was shown, and that this favourable balance increased thereafter, from year to year, (with the exception of the year 1893) up to the close of 1899 when it amounted to \$5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million of dollars. To this is due the large deficit of that year, \$1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to \$3,664,504, which sum had been still further reduced to \$3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903, increased this balance to \$7,123,044 at the end of 1903, but it was again reduced by the unfavorable experience of 1904 to \$3,969,472. During the past year the favourable balance has again been largely increased and now amounts to \$6,515,907.

Year.	Balance.	Year.	Balance.
	\$		
1875.....	+ 51,765		
1876.....	+ 89,915	1875 to 1876	+ 140,780
1877.....	- 4,210,951	1875 to 1877	- 4,070,171
1878.....	+ 676,458	1875 to 1878	- 3,393,713
1879.....	+ 210,430	1875 to 1879	- 3,183,283
1880.....	+ 727,389	1875 to 1880	- 2,455,894
1881.....	+ 161,162	1875 to 1881	- 2,294,732
1882.....	+ 481,511	1875 to 1882	- 1,813,221
1883.....	+ 439,797	1875 to 1883	- 1,373,424
1884.....	+ 443,919	1875 to 1884	- 929,505
1885.....	+ 674,984	1875 to 1885	- 254,521
1886.....	+ 237,216	1875 to 1886	- 17,305
1887.....	+ 359,243	1875 to 1887	+ 341,938
1888.....	+ 752,956	1875 to 1888	+ 1,094,894
1889.....	+ 918,128	1875 to 1889	+ 2,013,022
1890.....	+ 712,981	1875 to 1890	+ 2,726,003
1891.....	+ 470,014	1875 to 1891	+ 3,196,017
1892.....	+ 452,941	1875 to 1892	+ 3,648,958
1893.....	- 205,430	1875 to 1893	+ 3,443,528
1894.....	+ 172,195	1875 to 1894	+ 3,615,633
1895.....	+ 39,223	1875 to 1895	+ 3,654,856
1896.....	+ 709,118	1875 to 1896	+ 4,363,974
1897.....	+ 356,290	1875 to 1897	+ 4,720,264
1898.....	+ 140,610	1875 to 1898	+ 4,860,874
1899.....	+ 169,106	1875 to 1899	+ 5,029,980
1900.....	- 1,365,476	1875 to 1900	- 3,664,504
1901.....	- 151,868	1875 to 1901	+ 3,512,636
1902.....	- 2,247,890	1875 to 1902	- 5,760,526
1903.....	- 1,362,518	1875 to 1903	- 7,123,044
1904.....	- 3,153,572	1875 to 1904	- 3,969,472
1905.....	- 2,546,435	1875 to 1905	+ 6,515,907

+ Favourable. — Adverse.

As the reports of the general business of the British companies, which are appended to their several statements, are made up in a form not readily understood, except by an expert, I have this year, as in previous years, made an approximate analysis of them which will be found on page lxxi. Only two or three of these companies profess to make any special provision for the liability under the head of 'Unearned Premiums,'

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but they set aside a certain sum under the title of 'Fire Fund,' which is held to meet future contingencies, and is charged against the company as a liability. I have taken 60 per cent of the annual revenue from premiums as a fair approximation to the exact *pro rata* of the premiums on unexpired risks, which forms the basis of the item in our returns for Canadian business. Also, in cases where life assurance is combined with fire (the assets of these branches being required by the Imperial statute to be kept separately) I have omitted the life business entirely, considering that the life funds are more than sufficient to cover the liabilities in this branch, and thus making the results, as regards paid up capital, less favourable to the companies.

## AMERICAN FIRE COMPANIES.

The receipts for premiums (including the inland marine business of the *Ætna* Fire and the Insurance Company of North America) were \$2,703,826; the payments for losses, \$974,529, and the general expenses, \$735,948. Hence for every \$100 of premiums received there were spent on the average \$36.04 in payment of losses, and \$27.22 in general expenses.

The following detail gives the balances for the different companies :—

*Balances in favour* :—*Ætna* Fire, \$99,341; Connecticut Fire, \$55,309; German American, \$65,448; Hartford Fire, \$212,374; Home Fire, \$87,466; Insurance Company of North America, \$120,356; Phenix of Brooklyn, \$107,877; Phoenix of Hartford, \$44,995; Queen of America, \$200,268. Total, \$993,434.

*Adverse balance* :—Rochester German, \$85. Total balance in favour, \$993,349.

The results of the total business of these companies, from 1875 to 1905 inclusive, are as follows :—

Paid for losses (1875–1905).....	\$16,739,550
“    general expenses.....	6,858,062
	<hr/>
Total payments.....	\$23,597,612
Received for premiums .....	25,495,018
	<hr/>
Excess of receipts over payments ..	\$ 1,897,406
	<hr/>

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The table given below shows the result of the business of each year from 1875 to 1905 inclusive, and the total results from year to year during the same period.

Year.	Balance.	Years inclusive.	Balance.
	\$		\$
1875.....	+ 58,841		
1876.....	+ 97,919	1875 to '76	+ 156,760
1877.....	— 396,468	1875 to '77	— 239,708
1878.....	+ 47,399	1875 to '78	— 192,309
1879.....	+ 32,894	1875 to '79	— 159,415
1880.....	+ 56,316	1875 to '80	— 103,099
1881.....	+ 53,747	1875 to '81	— 49,352
1882.....	+ 62,244	1875 to '82	+ 12,892
1883.....	+ 102,135	1875 to '83	+ 115,027
1884.....	+ 91,136	1875 to '84	+ 206,163
1885.....	+ 100,784	1875 to '85	+ 306,947
1886.....	+ 91,096	1875 to '86	+ 398,043
1887.....	— 49	1875 to '87	+ 397,994
1888.....	+ 102,288	1875 to '88	+ 500,282
1889.....	+ 97,488	1875 to '89	+ 597,770
1890.....	+ 54,404	1875 to '90	+ 652,174
1891.....	+ 72,378	1875 to '91	+ 724,552
1892.....	— 16,487	1875 to '92	+ 708,065
1893.....	— 42,205	1875 to '93	+ 665,860
1894.....	+ 7,392	1875 to '94	+ 673,252
1895.....	— 53,047	1875 to '95	+ 620,205
1896.....	+ 96,621	1875 to '96	+ 716,826
1897.....	+ 51,695	1875 to '97	+ 768,521
1898.....	+ 91,807	1875 to '98	+ 860,328
1899.....	+ 100,740	1875 to '99	+ 961,068
1900.....	— 385,296	1875 to '00	+ 575,772
1901.....	+ 80,198	1875 to '01	+ 655,970
1902.....	+ 586,257	1875 to '02	+ 1,242,227
1903.....	+ 447,673	1875 to '03	+ 1,689,900
1904.....	— 785,843	1875 to '04	+ 904,057
1905.....	+ 903,340	1875 to '05	+ 1,897,406

+ Favourable. — Adverse.

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## CANADIAN FIRE COMPANIES.

In considering the Canadian Companies, their whole fire insurance business, in Canada and elsewhere, as well as their whole marine business, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere, for the eight companies transacting business outside of Canada, and shows that the home business was, on the whole, more favourable to the companies than the foreign business.

## FIRE INSURANCE, 1905.

COMPANIES.	IN CANADA.				IN OTHER COUNTRIES			
	Amount of Risks taken during the year.	Premiums received	Losses paid.	Rate of losses paid per cent of Premiums received.	Amount of Risks taken during the year.	Premiums received	Losses paid.	Rate of losses paid per cent of Premiums received.
	£	£	£		£	£	£	
Anglo American . . .	30,237,132	286,564	143,737	50·16	143,750	1,178	None	Nil
British America . . .	51,094,408	470,969	242,700	51·53	221,427,274	1,530,604	854,816	55·85
Canadian Fire . . . .	17,125,321	218,917	76,536	34·96	814,820	9,196	1,952	21·23
Equity Fire . . . . .	17,565,171	182,851	95,812	52·40	4,353,703	51,134	43,594	85·17
London Mutual . . . .	43,443,344	458,212	258,976	56·52	6,245,715	67,475	66,766	98·95
Montreal-Canada . . .	23,825,408	231,025	116,052	50·23	2,349,922	39,476	36,855	93·36
Ottawa Fire . . . . .	15,600,830	175,239	86,738	49·50	392,550	3,663	1,810	49·41
Western . . . . .	64,564,936	588,122	257,221	43·74	394,566,489	2,209,013	1,301,862	58·93
Total . . . . .	263,456,550	2,611,899	1,277,772	48·92	630,294,223	3,911,739	2,307,655	58·99

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The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies, during the year 1878 to 1905, inclusive, a perusal of which will show that, taken over the whole period, the Canadian business has been more favourable to the companies than the business transacted in other countries:—

YEAR.	IN CANADA.			IN OTHER COUNTRIES.		
	Premiums received	Losses paid.	Rate per cent of losses paid as compared with Premiums received.	Premiums received	Losses paid.	Rate per cent of losses paid as compared with Premiums received.
	£	£		£	£	
1878.....	591,495	241,545	40.84	1,251,923	757,430	58.90
1879.....	552,090	287,729	52.12	1,309,902	923,242	70.48
1880.....	459,653	219,954	47.85	1,377,310	885,293	64.28
1881.....	428,795	304,488	71.01	1,439,085	1,085,846	75.45
1882.....	543,126	334,000	61.50	1,413,989	1,137,399	80.44
1883.....	606,557	436,800	72.01	1,483,941	1,136,380	76.58
1884.....	550,188	376,969	68.52	1,401,051	1,122,882	80.15
1885.....	983,555	518,633	52.73	1,485,678	1,051,090	70.78
1886.....	996,562	655,534	65.78	1,499,840	1,049,575	69.98
1887.....	1,002,817	661,682	65.98	1,496,712	1,037,123	69.29
1888.....	1,002,109	655,191	65.38	1,453,410	1,008,509	69.39
1889.....	1,014,314	586,164	57.79	1,527,909	1,012,624	66.28
1890.....	1,018,226	604,846	59.40	1,584,879	910,511	57.45
1891.....	1,102,237	780,862	70.84	1,662,538	1,165,583	70.11
1892.....	629,708	485,446	77.09	1,907,652	1,191,545	62.46
1893.....	621,135	427,349	68.80	2,356,413	1,560,592	66.23
1894.....	626,768	423,777	67.61	2,303,219	1,442,596	62.63
1895.....	785,416	499,472	63.59	2,566,980	1,462,849	56.99
1896.....	782,956	460,236	58.78	2,487,459	1,446,314	58.14
1897.....	725,775	529,597	72.97	2,399,542	1,263,368	52.65
1898.....	783,326	392,821	50.15	2,260,724	1,464,544	64.78
1899.....	836,601	462,726	55.31	2,264,877	1,568,496	69.25
1900.....	689,956	658,405	95.43	2,804,896	1,969,862	70.23
1901.....	1,133,478	702,125	61.94	3,321,478	2,142,811	64.51
1902.....	1,291,216	519,990	40.27	3,464,786	2,119,685	61.18
1903.....	1,700,838	884,899	52.03	3,876,273	2,089,753	53.91
1904.....	2,184,021	1,994,982	91.34	4,400,112	3,204,318	72.82
1905.....	2,611,899	1,277,772	48.92	3,911,739	2,307,655	58.99
Total.....	26,254,817	16,383,994	62.40	60,713,717	39,497,875	65.06

The assets of the thirteen Canadian companies doing fire business amounted, at the end of the year, to \$9,143,933, covering a total amount of insurance of all kinds of \$876,903,758, being at the rate of \$10.43 for every \$1,000 of insurance in force; they have also a subscribed capital not called up, amounting to \$1,787,439, making a total security of \$12.47 for every \$1,000 insured. The liabilities of the same companies amounted to \$6,023,698, made up as follows:—

Unsettled losses.....	\$	522,161
Unearned premiums.....		5,411,157
Sundry.....		90,380
	\$	6,023,698

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The unearned premiums are here taken to be the *pro rata* proportions of the gross premiums for the time unexpired in the cases of Fire and Inland Marine insurance, and the whole premium in the case of a current Ocean risk. The surplus of assets over liabilities available for the protection of policy-holders, independent of the subscribed capital not called up, amounts to \$3,120,235.

The capital stock of these companies paid up or in course of payment, amounts to \$3,614,071.

The following table gives the condition at the end of 1905 of all the Canadian stock companies in reference to the surplus on account of policy-holders.

## FIRE and Marine Insurance Companies, December 31, 1905.

	Subscribed Capital.	Capital paid up.	Excess of Assets over Liabilities, excluding Capital Stock.	Subscribed Capital not called or not paid up.
	\$	\$	\$	\$
Acadia Fire.....	400,000	200,000	413,959	200,000
Anglo-American.....	436,700	223,060	61,975	213,640
British America.....	850,000	*848,227	438,904	1,773
Canadian Fire.....	250,000	250,000	369,979	None.
Equity Fire.....	500,000	146,200	53,482	353,800
London Mutual.....	100,000	17,500	5,995	82,500
Manitoba Assu.....	60,000	15,000	38,963	45,000
Mercantile Fire.....	250,000	50,000	231,936	200,000
Montreal Canada.....	157,960	39,473	151,261	118,487
Nova Scotia Fire.....	421,850	100,800	112,473	321,050
Ottawa Fire.....	250,000	*100,000	113,595	150,000
Quebec Fire.....	225,000	*125,000	148,325	100,000
Western.....	1,500,000	*1,498,811	1,039,388	1,189
	5,401,510	3,614,071	3,120,235	1,787,439

\* As reduced by Act of Parliament.

A comparison of this with the figures for the previous year shows the following results:—

Gain or improvement during 1905:—Anglo-American, \$38,063.13; British America, \$138,175.82; London Mutual, \$652.42; Mercantile Fire, \$49,308.74; Ottawa Fire, \$20,412.74; Quebec Fire, \$38,851.45; Western, \$80,133.24.

Loss or deterioration during 1905:—Canadian Fire, \$41,017.31; Equity Fire, \$8,789.31; Montreal-Canada, \$16,213.92.

Including the whole business of the mixed companies, as well outside as within the Dominion, it appears that the Canadian companies have received during the year 1905 a total cash income of \$8,353,954.52, which is made up as follows:—

	1905.	The same in 1904.	The same in 1903.	The same in 1902.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Interest and dividends.....	216,367 41	193,742 25	182,595 86	155,059 80
Premiums.....	8,125,337 03	8,342,437 94	7,428,254 20	6,775,963 74
Sundry.....	12,250 08	12,306 10	10,095 40	7,543 74
Total.....	8,353,954 52	8,548,486 29	7,620,945 46	6,938,567 28

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In the same way the cash expenditure during 1905 has been \$7,820,027.20, distributed into :—

	1905.	The same in 1904.	The same in 1903.	The same in 1902.
	£ cts.	£ cts.	£ cts.	£ cts.
Losses paid.....	4,734,320 62	6,706,551 96	4,315,004 63	3,987,114 25
General expenses.....	2,799,520 15	2,809,501 20	2,512,276 00	2,276,809 16
Dividends to stockholders.....	286,186 43	151,604 22	207,331 00	214,175 08
Total.....	7,820,027 20	9,667,657 38	7,034,611 63	6,478,098 49

Thus it appears that for every \$100 of income there has been spent \$93.61, namely: for losses, \$56.67; for general expenses, \$33.51, and for dividends to stockholders, \$3.43. Hence, also, for every \$100 of premiums received there has been paid out \$58.27 for losses, \$34.45 for expenses, and \$3.52 for dividends to stockholders.

The total cash income received by the Canadian companies during the thirty-one years from 1875 to 1905 inclusive, is \$136,356,808.84. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the sub-joined table :—

## CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1905.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	£ cts.	£ cts.	£ cts.	£ cts.
1875.....	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876.....	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877.....	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878.....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879.....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880.....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881.....	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882.....	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885.....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886.....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887.....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888.....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889.....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891.....	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893.....	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894.....	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895.....	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896.....	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897.....	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898.....	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899.....	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900.....	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901.....	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902.....	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903.....	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904.....	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905.....	8,125,337 03	216,367 41	12,250 08	8,353,954 52
Total .....	130,893,978 25	4,761,489 38	701,341 21	136,356,808 84

\* Of this amount \$197,500 was premium upon the new stock issued by the British America and the Western.



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The expenditure of the same Companies during the same period of thirty-one years amounted in the aggregate to the sum of \$137,499,807.00, thus showing an excess of expenditure over income to the amount of \$1,142,998.16. The amount expended in the respective years, and their distribution under proper headings, are given in the following table :—

## EXPENDITURE FOR THE YEARS 1875 TO 1905.

Year.	Losses paid	General Expenses.	Dividends to Shareholders.	Total Expenditure.	<sup>e</sup> Excess of income over Expenditure. <sup>d</sup> The Reverse.
	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.
1875.....	1,694,885 99	985,926 28	159,608 88	2,840,421 15	<i>e</i> 627,577 67
1876.....	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	<i>e</i> 74,422 70
1877.....	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	<i>d</i> 1,178,084 36
1878.....	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	<i>d</i> 4,408 78
1879.....	1,966,854 83	938,436 79	159,253 74	3,064,545 36	<i>d</i> 5,276 02
1880.....	2,236,943 54	889,409 73	164,650 50	3,291,003 77	<i>e</i> 116,485 07
1881.....	2,898,045 45	901,679 10	145,137 85	3,944,862 40	<i>d</i> 612,842 23
1882.....	2,294,212 90	917,526 03	110,813 47	3,322,552 40	<i>d</i> 134,155 01
1883.....	2,291,429 02	925,970 41	110,480 00	3,327,879 43	<i>d</i> 159,369 01
1884.....	2,165,708 63	871,037 06	102,675 50	3,139,421 19	<i>d</i> 14,459 84
1885.....	1,985,256 67	917,879 59	99,896 73	3,003,032 99	<i>e</i> 209,544 44
1886.....	2,128,942 82	926,299 50	114,809 02	3,170,051 34	<i>e</i> 60,022 96
1887.....	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	<i>d</i> 72,611 52
1888.....	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	<i>d</i> 2,897 14
1889.....	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	<i>e</i> 63,626 33
1890.....	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	<i>e</i> 248,284 64
1891.....	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	<i>d</i> 199,476 88
1892.....	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	<i>d</i> 243,233 21
1893.....	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	<i>e</i> 61,993 82
1894.....	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	<i>d</i> 7,171 85
1895.....	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	<i>d</i> 45,751 22
1896.....	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	<i>d</i> 50,040 83
1897.....	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	<i>e</i> 47,541 86
1898.....	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	<i>e</i> 37,434 83
1899.....	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	<i>d</i> 190,645 96
1900.....	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	<i>d</i> 396,046 31
1901.....	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	<i>e</i> 164,978 84
1902.....	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	<i>e</i> 460,468 79
1903.....	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	<i>e</i> 586,333 83
1904.....	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	<i>d</i> 1,119,171 09
1905.....	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	<i>e</i> 533,927 32
Total. ....	89,679,892 02	43,072,855 90	4,747,059 08	137,499,807 00	<i>d</i> 1,142,998 16

## CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian Fire Insurance Companies carry on business outside Canada in the several countries, states, &c., set opposite their respective names, viz.:—

Name of Company.	Name of Countries, States, &c.
Anglo-American Fire Insurance Co. . . . .	Newfoundland.
British America Assurance Company . . . . .	Newfoundland; the States of Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Mexico, Porto Rico and the Hawaiian Islands.
Canadian Fire Insurance Company. . . . .	Newfoundland.
Equity Fire Insurance Company. . . . .	Surplus business in United States.
London Mutual. . . . .	Newfoundland and surplus business in United States.
Montreal-Canada Fire Insurance Company. . . . .	Newfoundland, United States and Europe.
Ottawa Fire Insurance Company. . . . .	Newfoundland.
Western Assurance Company. . . . .	Newfoundland, British West Indies and the United States. The company also has a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far East, and in Africa, as well as at some points on the continent of Europe.

## INLAND NAVIGATION AND OCEAN INSURANCE, 1905.

Inland marine insurance is carried on in Canada by two Canadian companies (the British America and the Western), and to a very limited extent by two American companies (the *Ætna Fire*, and the Insurance Company of North America), and two British companies (the British and Foreign Marine Insurance Company and the Marine Insurance Company). Ocean business is transacted by the two Canadian companies, but the greater part of this business is transacted by companies which are not required to be licensed, and do not report to this Department.

The figures given below include the Canadian inland marine business of the two American companies and the two British companies, and the whole inland marine and ocean business done by the two Canadian companies.

## INLAND MARINE.

The premiums received amounted to \$602,508, the losses incurred to \$642,626, and the losses paid to \$643,882. At the end of the year the losses unsettled were \$34,394.

The inland marine business has been less favourable than the year previous. The losses incurred amounted to \$106.66 per cent of the premiums received. The rates for 1903 and 1904 were 68.00 and 64.43 respectively.

## OCEAN MARINE.

The premiums received amounted to \$733,189, the losses incurred \$606,010, and the losses paid to \$580,102. At the end of the year the total outstanding or unsettled losses were \$66,518.

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In the ocean business the rate of losses incurred to premiums received was 82·65 per cent, whilst in 1903 and 1904 the rates were 85·58 and 75·54 respectively.

An abstract of the inland marine business will be found on page lxx, and details of this and the ocean business for the individual companies on pages lxviii and lxix.

## LIFE INSURANCE, 1905.

The business of life insurance was transacted by forty active companies, of which twenty-two are Canadian, six British and twelve American.

*Insurances Effectuated during the Year.*

The total amount of policies in Canada taken during the year 1905 was \$105,907,336 which is greater than the amount taken in 1904, by \$7,601,234. The Canadian companies show an increase in 1905 of \$8,488,028, whilst in 1904 they had an increase of \$3,882,009; the American companies have a decrease of \$1,658,996, whilst in 1904 they had an increase of \$2,879,414; and the British companies have in increase of \$772,202, whilst in 1904 they had a decrease of \$23,126, the total increase in 1905 being \$7,601,234, as above stated.

The respective amounts effectuated are :—

Canadian Companies.....	\$67,539,141
British “.....	3,881,980
American “.....	34,486,215

So that the amount taken by native companies exceeds that taken by the British and American together by nearly \$29,000,000.

*Life Insurance in Force in 1905.*

The total amount of insurance in force at the close of the statements was \$630,334,240, which shows the large increase of \$42,453,450 over that of the previous year being distributed as follows :—

	Total in force.	Increase.
Canadian companies.....	\$397,946,902	\$33,306,736
British.....	43,809,211	1,200,473
American.....	188,578,127	7,946,241
Total.....	<u>\$630,334,240</u>	<u>\$42,453,450</u>

The following tables will enable the progress of the total business to be traced during the past thirty-one years, both as regards the amount of insurances effectuated from year to year, and the total amount in force.

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## AMOUNTS of Insurance effected in Canada during the respective Years 1875-1905.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
1894.....	28,670,364	3,214,216	17,040,677	49,525,257
1895.....	27,909,672	3,337,638	13,093,888	44,341,198
1896.....	26,171,830	2,869,971	13,582,769	42,624,570
1897.....	30,351,021	2,778,510	15,138,134	48,267,665
1898.....	35,043,182	3,323,107	16,398,384	54,764,675
1899.....	42,138,128	3,748,127	21,514,478	67,400,733
1900.....	38,545,949	3,717,997	26,632,146	68,896,092
1901.....	38,298,747	3,069,043	32,541,438	73,899,228
1902.....	45,882,167	3,324,317	31,346,482	80,552,966
1903.....	55,169,104	3,132,904	33,265,797	91,567,805
1904.....	59,051,113	3,109,778	36,145,211	98,306,102
1905.....	67,539,141	3,881,980	34,486,215	105,907,336
Total.....	786,143,609	95,186,250	461,716,037	1,343,045,896

## NET amounts of Insurance in force in Canada, 1875-1905.

1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,062	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,699	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,225,607	53,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,054,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,990	31,613,730	81,509,847	248,424,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265
1893.....	167,475,872	33,543,884	94,602,966	295,622,722
1894.....	177,511,846	33,911,885	96,737,705	308,161,436
1895.....	188,326,067	34,341,172	96,590,352	319,257,581
1896.....	195,303,042	34,837,448	97,660,009	327,800,499
1897.....	208,655,459	35,293,134	100,063,684	344,012,277
1898.....	226,209,636	36,606,195	103,708,154	368,523,985
1899.....	252,201,516	38,025,948	113,943,209	404,170,673
1900.....	267,151,086	39,485,344	124,433,116	431,069,546
1901.....	284,684,621	40,216,186	138,868,227	463,769,034
1902.....	308,202,596	41,556,245	159,053,464	508,812,305
1903.....	335,638,940	42,127,260	179,676,800	548,443,000
1904.....	364,640,166	42,608,738	180,631,886	587,880,790
1905.....	397,946,902	43,809,211	188,578,127	630,334,240

\* Including 20 months' business of the Canada Life.

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*Amount of Insurance terminated in 1905.*

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was \$10,490,274, which is greater by \$494,700 than the corresponding amount in the previous year; and the amount terminated by surrender and lapse was \$50,742,340, being greater than in the previous year by \$6,033,304.

Relatively to the amounts at risk the amounts so terminated do not differ to any material extent from those of the previous year, giving for every \$1,000 of current risk \$16.37 terminated in natural course and \$79.19 by surrender and lapse, making a total of \$95.56. In the year 1904 these rates were \$16.73 and \$74.84 respectively, making a total of \$91.54, thus giving a difference of \$4.02 for each \$1,000 at risk.

The following table exhibits the rates for the last six years:—

## TERMINATED out of each \$1,000 current risk.

	Naturally.						Surrender and Lapse.					
	19.0.	1901.	1902.	1903.	1904.	1905.	1900.	1901.	1902.	1903.	1904.	1905.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian companies..	13 80	14 40	12 91	13 27	13 58	14 20	59 29	58 34	57 45	61 58	62 79	66 96
British " ..	23 46	22 90	20 81	28 51	30 06	28 08	37 93	48 01	35 23	57 13	38 37	33 25
American " ..	25 69	24 62	33 11	20 39	15 72	18 10	96 20	102 22	120 55	102 33	106 51	114 16

The total termination amounts to about 57.92 per cent of the amount of new policies. The actual amounts of termination were distributed as follows:—

	Naturally.	By Surrender and Lapse.
	\$	\$
Canadian companies.....	5,657,137	26,671,755
British " ..	1,250,962	1,481,329
American " ..	3,582,175	22,589,256
Total .....	10,490,274	50,742,340

The details of the individual companies will be found on page xcix.

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*Canadian Policies in Force.*

Omitting the industrial policies of the London Life, the Union Life and the Metropolitan, the thrift policies of the Sun Life and the monthly policies of the Excelsior, the following tables gives the numbers and amounts of policies in Canada and the average amount of a policy in force at the date of the statements:—

	Number.	Amount.	Average Amount of a Policy.
		\$	\$
Canadian companies . . . . .	258,666	385,769,441	1,491
British " . . . . .	22,424	43,809,211	1,954
American " . . . . .	97,328	160,616,205	1,650
Total . . . . .	378,418	590,194,857	1,560

The average amount of *new* policies is : for Canadian companies \$1,516 ; for British companies, \$1,989 ; and for American, \$1,418. The corresponding amounts last year were \$1,427, \$1,902 and \$1,527.

## DEATH RATE.

In the calculation of the death rate this year, as in previous years, the mean number of policies in force and the number of policies terminated by death during the year have been admitted as approximations to the mean number of lives exposed to risk and the number of deaths during the year respectively. It is believed that the results arrived at represent the actual mortality among insured lives in Canada as accurately as can be gathered from the returns of the companies.

	1905.			1904.	1903.	1902.	1901.	1900.	1899.	1898.	1897.	1896.
	Number of lives exposed to risk.	Number of deaths.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.
Active companies . . . . .	686,744	7,094	10.330	11.015	10.998	10.301	11.213	11.226	10.733	10.549	10.907	10.095
Assessment companies . . . . .	172,508	1,263	7.321	8.074	7.103	8.559	8.314	7.985	7.352	7.818	7.507	6.798
Non-active and retired companies . . . . .	4,038	158	39.128	46.930	34.269	39.221	40.544	40.182	35.733	33.560	26.747	32.969
Total . . . . .	863,290	8,515	9.863	10.715	10.492	10.177	10.850	10.770	10.197	10.113	10.205	9.261

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PREMIUM INCOME during the respective Years 1875-1905.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875 .....	707,256	623,296	1,551,835	2,882,387
1876 .....	768,543	597,155	1,437,612	2,803,310
1877 .....	770,319	577,364	1,299,724	2,647,407
1878 .....	827,098	586,044	1,197,535	2,610,677
1879 .....	919,345	565,875	1,121,537	2,606,757
1880 .....	1,039,341	579,729	1,102,058	2,721,128
1881 .....	1,291,025	613,595	1,190,068	3,094,689
1882 .....	1,562,085	674,362	1,308,158	3,544,605
1883 .....	1,652,543	707,468	1,414,738	3,774,749
1884 .....	1,869,100	744,227	1,518,991	4,132,318
1885 .....	2,092,986	803,980	1,723,012	4,619,978
1886 .....	2,379,238	827,848	1,988,634	5,195,720
1887 .....	2,825,119	890,332	2,285,951	6,001,405
1888 .....	3,166,883	928,667	2,466,298	6,561,848
1889 .....	*4,459,595	979,847	2,785,403	*8,224,845
1890 .....	3,921,137	1,022,362	3,060,652	8,004,151
1891 .....	4,258,926	1,030,479	3,128,297	8,417,702
1892 .....	4,729,940	1,088,816	3,251,598	9,070,354
1893 .....	5,156,008	1,073,541	3,403,230	9,632,779
1894 .....	5,435,031	1,079,330	3,394,914	9,909,275
1895 .....	5,702,783	1,137,366	3,452,205	10,292,354
1896 .....	6,075,454	1,137,607	3,389,605	10,602,666
1897 .....	6,598,012	1,174,732	3,443,074	11,215,818
1898 .....	7,107,073	1,210,601	3,676,490	11,994,164
1899 .....	7,805,174	1,276,229	3,957,304	13,038,707
1900 .....	9,373,405	1,372,355	4,261,181	15,006,941
1901 .....	9,133,890	1,346,666	4,709,298	15,189,854
1902 .....	10,048,204	1,415,273	5,614,083	17,077,560
1903 .....	10,882,650	1,435,318	5,922,297	18,240,265
1904 .....	11,959,100	1,473,514	6,536,710	19,969,324
1905 .....	13,947,827	1,500,232	6,632,658	22,080,717
Total .....	148,465,091	30,474,210	92,225,153	271,164,454

\* Including 20 months' business of the Canada Life.

The total amount paid to policy-holders during 1905 was as follows:

Death claims (including bonus additions).....	\$ 7,219,225 31
Matured endowments (including bonus additions).....	2,457,225 71
Annuityants .....	274,736 67
Paid for surrendered policies.....	1,627,732 02
Dividends to policy holders.....	2,217,584 47
Total .....	<u>\$13,796,504 18</u>

The distribution of payments among the different companies will be found on pages xciv and xcv.

Hence, for every \$100 premiums received, there has been paid to policy-holders \$51.99, leaving \$48.01 to be carried to reserve, expense and profits.

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Including the business done outside of Canada by the Canadian companies, the following table shows the total premium income and payments to policy-holders of all companies, other than assessment companies, doing life insurance business in Canada, for the last twenty-seven years, and also the ratio of payments to policy-holders to premiums received.

Year.	Premiums Income.	Payments to Policy-holders	Rate of Payments to Policy- holders per cent of Premiums.
	\$	\$	
1879.....	2,606,756	1,301,480	49·93
1880.....	2,691,128	1,389,986	51·65
1881.....	3,094,689	1,879,240	60·72
1882.....	3,544,603	1,946,444	54·91
1883.....	3,861,179	2,201,152	57·01
1884.....	4,195,726	2,073,395	49·42
1885.....	4,684,409	2,544,101	54·31
1886.....	5,298,596	2,851,981	53·83
1887.....	6,105,474	3,235,205	52·99
1888.....	6,655,762	3,440,729	51·70
1889.....	8,336,167	3,942,590	47·30
1890.....	8,131,852	4,445,668	54·67
1891.....	8,667,609	4,911,485	56·66
1892.....	9,347,131	5,452,151	58·33
1893.....	9,952,833	5,133,284	51·58
1894.....	10,345,919	5,516,929	53·32
1895.....	10,887,501	5,862,447	53·85
1896.....	11,469,046	6,506,096	56·73
1897.....	12,197,626	7,076,962	58·02
1898.....	13,190,742	6,782,006	51·41
1899.....	14,490,102	7,680,959	53·01
1900.....	16,633,142	9,232,061	55·50
1901.....	17,130,456	8,993,125	52·49
1902.....	19,501,945	9,397,971	48·19
1903.....	21,240,823	10,288,364	48·44
1904.....	23,650,887	11,804,356	49·91
1905.....	26,535,365	13,796,504	51·99
Total.....	284,447,462	149,686,674	52·62

Collecting the results for the twenty-seven years, 1879 to 1905, we find that the total payments to policy-holders amount to 52·62 per cent of the premium income during the said period.



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The subjoined table shows the total premium income and payments to policy-holders, during the last twenty-seven years of the life insurance companies *which have ceased to do new business in Canada*, and also the ratio of payments to policy-holders to premiums received.

Year.	Premium Income.	Payments to Policy-holders.	Rate of Payments to Policy-holders per cent of Premiums.
	\$	\$	
1879..	490,688	396,053	80·71
1880..	447,910	317,531	70·89
1881..	441,393	489,370	110·87
1882..	412,436	376,811	91·36
1883..	371,570	450,678	121·29
1884..	343,179	454,906	132·56
1885..	321,566	395,851	123·10
1886..	278,108	342,049	122·99
1887..	262,445	423,747	161·46
1888..	237,559	395,466	166·47
1889..	216,730	337,829	155·88
1890..	191,101	363,519	190·22
1891..	181,905	319,246	175·51
1892..	175,340	329,963	188·18
1893..	163,723	368,887	225·31
1894..	178,467	435,862	244·23
1895..	163,366	367,132	224·73
1896..	150,395	377,949	251·30
1897..	174,155	449,425	258·06
1898..	163,918	358,968	219·00
1899..	152,534	376,018	246·51
1900..	145,756	391,576	268·65
1901..	132,201	476,885	360·73
1902..	127,420	317,859	249·46
1903..	105,250	274,631	260·93
1904..	83,689	283,392	338·63
1905..	76,597	284,655	371·63
Total ..	6,189,401	10,156,258	164·09

Collecting the results for twenty-seven years, 1879 to 1905, it will be seen that the total payments to policy-holders made by said retired companies exceed by 64·09 per cent the total premium income during the same period.

*Canadian Companies.*

The assets and liabilities, income and expenditure, of the Canadian Life Companies will be found exhibited in the statements under their respective headings at pages lxxxviii, lxxxix, xciii and xcvi. The tables of mortality employed by the various companies in the calculation of their reinsurance reserve are shown in the table on page lxxxix.

From tables on pages xciii and xcvi referred to, it will be seen that the Canadian companies have received an income of \$23,701,274·20 drawn from the following sources :—

Premiums and annuity sales .....	\$ 18,402,473 65
Interest and dividends .....	4,298,854 08
Sundry .....	999,946 47
Total .....	\$23,701,274 20

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And they expended \$14,156,313.79 under the following items :—

Paid to policy-holders and annuitants.....	\$ 8,225,574 08
General expenses.....	5,711,905 26
Dividends to stockholders.....	218,834 45
Total.....	\$14,156,313 79

Hence out of every \$100 of income they have expended in payment to policy-holders \$34.70 ; in general expenses, \$24.10 ; and in dividends to stockholders, \$0.92, leaving \$40.28 to be carried to reserve.

By reference to the table at page lxxxviii, it will be seen that the total assets at December 31, 1905, of the Canadian life companies other than assessment companies (including \$4,768,988 outstanding and deferred premiums, interest and rents due and accrued which have not as yet gone into income) amount to \$102,438,415, an increase over the corresponding amount at the end of the year 1904 of \$11,226,065.

The amount of risks in force has increased during the year from \$440,998,200 to \$487,624,079, a gain of \$46,625,879, and the reserves have increased from \$80,684,769 in 1904 to \$91,272,164 in 1905, an increase of \$10,587,395.

The following table gives the premium and other income of the Canadian companies other than assessment companies, during the past twenty-seven years, and also the payments to policy-holders for general expenses and for dividends to stockholders during the same period.

Year.	Premiums	Interest and other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.
	\$	\$	\$	\$	\$	\$	\$
1879.....	919,344	280,375	1,199,719	331,118	247,885	33,351	612,354
1880.....	1,039,342	325,581	1,364,923	412,230	272,689	32,211	717,230
1881.....	1,291,027	389,819	1,680,846	683,595	350,973	76,122	1,110,690
1882.....	1,562,085	387,218	1,949,303	719,656	396,398	66,459	1,182,513
1883.....	1,738,973	477,346	2,216,319	777,355	459,329	40,856	1,277,540
1884.....	1,932,506	499,074	2,431,580	671,448	508,573	48,821	1,228,842
1885.....	2,157,338	585,066	2,742,404	934,750	527,371	36,769	1,498,890
1886.....	2,482,113	672,547	3,154,660	1,316,175	659,938	109,450	2,085,563
1887.....	2,922,526	768,480	3,691,006	1,405,686	736,846	70,202	2,212,734
1888.....	3,260,800	777,266	4,038,066	1,416,516	874,657	52,651	2,343,824
1889*.....	4,570,918	1,234,146	5,805,064	2,001,150	1,091,027	65,411	3,157,588
1890.....	4,236,746	985,915	5,222,661	2,081,236	1,006,698	121,005	3,208,939
1891.....	4,508,834	1,097,710	5,606,544	2,036,711	1,093,215	55,465	3,185,391
1892.....	5,006,717	1,174,010	6,180,727	2,438,040	1,210,501	57,010	3,705,551
1893.....	5,476,059	1,281,031	6,757,090	2,265,703	1,432,144	57,994	3,755,841
1894.....	5,871,677	1,423,932	7,295,609	2,567,454	1,560,229	59,908	4,187,591
1895.....	6,297,930	1,508,649	7,806,579	3,070,440	1,723,309	132,112	4,925,861
1896.....	6,941,828	1,577,222	8,519,050	3,244,495	1,778,627	76,031	5,099,153
1897.....	7,579,816	1,992,213	9,572,029	3,641,627	2,119,437	83,774	5,844,838
1898.....	8,303,650	2,066,907	10,370,557	3,542,393	2,391,527	87,885	6,021,805
1899.....	9,256,570	2,202,132	11,458,702	3,801,089	2,616,951	88,510	6,506,550
1900.....	10,999,604	2,526,623	13,526,227	5,195,146	3,117,578	82,342	8,395,066
1901.....	11,074,492	2,792,261	13,866,753	4,890,754	3,262,458	128,442	8,281,654
1902.....	12,472,590	3,282,477	15,755,067	5,086,307	3,757,986	190,264	9,034,557
1903.....	13,883,211	3,684,797	17,568,008	5,516,778	4,443,827	202,787	10,163,392
1904.....	15,640,665	4,067,068	19,707,733	6,054,778	5,019,467	217,719	11,291,964
1905.....	18,402,474	5,298,800	23,701,274	8,225,574	5,711,905	218,835	14,156,314
Total.....	169,829,835	43,352,665	213,182,500	74,328,204	48,371,545	2,492,486	125,192,235

\* Including 20 months' business in the Canada Life.

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## VALUATION OF LIFE POLICIES IN CANADA.

The following are the results of the valuation of the policies of a number of the licensed life insurance companies completed since the issue of the 1904 report. The valuation was made on the basis of the H.M. Mortality Table of the Institute of Actuaries, with interest at  $4\frac{1}{2}$  per cent for policies issued previous to January 1, 1900, and at  $3\frac{1}{2}$  per cent for policies issued subsequently, the pure premiums only being valued.

## CONFEDERATION LIFE ASSOCIATION.

*Valuation as at December 31st, 1905.*

Number of policies, 28,368 ; amount, \$42,248,679 ; value, \$9,499,318 ; amount of bonus additions, \$251,671 ; value, \$153,225. Amount of reinsured policies (including \$1,934 bonus additions), \$221,895 ; value, \$28,450. Number of life annuities, 90 ; annual amount payable thereunder, \$21,231.81 ; value, \$178,993. Total net amount in force, \$42,278,455 ; total net reserve, \$9,803,086.

## GREAT WEST LIFE ASSURANCE COMPANY.

Number of policies, 16,310 ; amount, \$23,865,155 ; value, \$2,372,638 (including Dominion Safety Fund policies, 247 in number, amounting to \$283,000). Extra insurance under Perfect Protection policies, \$65,887 ; value, \$6,216. Bonus additions, \$12,340 ; value, \$6,137. Reinsured policies, \$165,500 ; value, \$1,581. Number of life annuities, 25 ; yearly amount payable thereunder, \$7,583.25 ; value, \$76,343. Total net amount in force, \$23,777,882 ; total net reserve, \$2,459,753.

NOTE.—The above figures do not include 158 policies for \$273,500 which were written during the last weeks of 1905, but date from January, 1906.

## METROPOLITAN LIFE INSURANCE COMPANY.

*Valuation as at December 31st, 1904.*

*Ordinary and Intermediate Branch*—Number of policies, 10,815 ; amount, \$8,897,380 ; value, \$917,700.

*Industrial Branch*—Number of policies, 214,069 ; amount (including \$151,972 paid up insurance), \$25,761,481 ; value, \$1,458,632.

*Life Annuities*—Number of contracts, 4 ; yearly amount payable thereunder, \$617.71 ; value, \$5,544. Total amount in force, all branches, \$34,658,861 ; total net reserve, \$2,381,876.

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## CANADIAN LIFE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian Life Insurance Companies carry on business outside Canada in the several countries, states, &c., set opposite their respective names, viz. :—

Name of Company.	Name of Countries, States, &c.
Canada Life Assurance Company	The States of Illinois, Michigan, Minnesota, New York, Ohio, Pennsylvania and Washington in the United States of America ; Great Britain ; Newfoundland and Nassau.
Confederation Life Association	Newfoundland, Mexico, Jamaica, Trinidad and Costa Rica.
Imperial Life	Newfoundland and British West Indies.
Manufacturers Life Assurance Co'y	Bermuda, British Honduras, British West Indies, Cape Colony, China (Treaty Ports), Costa Rica, Cuba, Curacao (D.W.I.), Egypt, Formosa, Great Britain and Ireland, Hawaiian Islands, Hong Kong, India, Japan, Porto Rico, Philippine Islands, Siam, Straits Settlements, Mexico, Michigan, Natal, Newfoundland and Transvaal.
Mutual Life Assurance Co. of Canada (formerly the Ontario Mutual)	Newfoundland.
North American Life Assurance Co.	The States of Illinois, Michigan, New York, New Jersey, Pennsylvania, and Washington in the United States of America, the Bahamas and Bermuda.
Sun Life Assurance Co. of Canada	Belgium, Burma, Ceylon, Central America, Open ports of China, Chile, Cuba, Egypt, France, Great Britain and Ireland, Hawaiian Islands, India, Japan, Philippines, Porto Rico, Straits Settlements, several states of the United States of America (District of Columbia, Georgia, Maryland, Michigan, New Jersey, North Carolina, Pennsylvania, South Carolina and Virginia), Mexico, and the West India Islands.

## ASSESSMENT LIFE INSURANCE, 1905.

The business of the insurance on the assessment plan has been carried on by four Canadian associations, reporting to this office, three of them being fraternal societies, and the other the Commercial Travellers' Mutual Benefit Society.

The total amount of policies taken in Canada during the year 1905 by the four Canadian associations above referred to was \$10,835,550, which is less than the amount of assessment policies of these associations taken in 1904 by \$1,534,950, and the net amount in force at the end of the year was \$136,935,201, which is greater than the amount in force at the end of 1904 by \$3,501,201. The amount of the insurance terminated by death was \$1,132,752, and by surrender and lapse, \$6,253,548. The total terminations amount to 68·20 per cent of the amount of new policies.

The details of individual companies will be found on pages civ and cvi.

The total amount paid by members for membership fees, annual dues, assessments, &c., was \$1,754,649, and the amount paid for death claims was \$1,233,190.

Details of the assets and liabilities, income and expenditure will be found on pages cvii and cviii.

## ACCIDENT INSURANCE, 1905.

Accident insurance may be subdivided into two classes, viz.:—*Employers' Liability Insurance and Personal Accident*, both of which are covered by an accident license.

The business of accident insurance was transacted by fifteen companies, viz. : 8 Canadian (all of which combined it with sickness insurance, one with plate glass insurance, and three with guarantee insurance) ; 3 American (one of which combined it with life, and one with sickness and steam boiler insurance, and one with sickness and burglary guarantee insurance, and 4 British (three of which combined it with guarantee business and all with sickness insurance).

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## EMPLOYERS' LIABILITY.

Of the fifteen accident companies, only twelve transacted Employers' Liability Insurance, viz. :—6 Canadian, 4 British and 2 American.

The total premiums received for this class of risks was \$543,135, and the losses paid amounted to \$271,203 with unsettled claims outstanding to the amount of \$125,771.

An abstract will be found at page cxiii.

## PERSONAL ACCIDENT.

All the accident companies transacted personal accident business, the total premiums for which were \$994,913, insuring an amount of \$174,607,416. The claims paid amounted to the sum of \$362,096, and there were outstanding at the close of the year unsettled claims amounting to \$79,238.

An abstract will be found at page cxii.

## GUARANTEE INSURANCE, 1905.

Guarantee business was transacted by ten companies, four of which are Canadian three British and three American.

The total premiums received were \$169,272, guaranteeing an amount of \$51,252,264 and the net amount paid for claims was \$36,763, with unsettled claims amounting to \$14,240 outstanding at the end of the year.

An abstract will be found at page cxii.

The Guarantee Company of North America transacted business outside of the Dominion which is not included in the above.

## CONTRACT INSURANCE.

Two companies, both American, are licensed to carry on a class of business which is not defined in the Insurance Act, but which is particularly described in the licenses of the companies concerned, and may be known as the business of guaranteeing and becoming security for the due performance of any office, trust, contract or agreement, executing and guaranteeing bonds, undertakings and obligations, including appeal and other bonds in legal actions and proceedings.

The premiums received in 1905 amounted to \$15,492, and the losses paid were \$1,000. An abstract will be found at page cxiv.

## SICKNESS INSURANCE.

The business of sickness insurance has been carried on by fourteen companies, viz, two American four British and eight Canadian. Five of the companies combine it with accident insurance, six with guarantee and accident insurance, one with accident and plate glass insurance, and one with accident and steam boiler insurance, and one with accident and burglary guarantee.

It appears, however, that sickness insurance not in combination or in conjunction with accident risks has been carried on only to a very limited extent, and returns of the premiums received in respect thereof and losses paid, &c., have not been made to this department.

In addition to the fourteen companies above referred to, three fraternal societies, licensed by this office, viz.: the Supreme Court of the Independent Order of Foresters and the Subsidiary High Court of the Ancient Order of Foresters and the Canadian Order of Woodmen of the World, pay sick benefits to such of their members as stipulate

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therefor in their application for membership. In the case of the Ancient Order of Foresters these benefits are paid partly through the lodges and partly by the Subsidiary High Court.

### PLATE GLASS INSURANCE IN CANADA, 1905.

The business of plate-glass insurance was transacted by four companies, viz.: 2 Canadian (one of which combined it with accident insurance), and 2 American.

The companies, having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate-glass insurance were \$114,057, being greater than the amount received the previous year by \$11,163, and the total losses incurred were \$45,089, being \$7,223 greater than the amount incurred in 1904. An abstract will be found at page cxii.

### BURGLARY GUARANTEE INSURANCE, 1905.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada twelve years ago. On June 14, 1893, a license was issued to the Dominion Burglary Guarantee Company (Limited), now the Dominion Guarantee Company, Limited, whose head office is at the city of Montreal, to transact the business of guaranteeing against loss or damage by reason of burglary or house-breaking, and guaranteeing against loss of jewellery, bullion and other moveable property deposited with it for safekeeping. This company, which was incorporated by an Act of Parliament of Canada, assented to on April 1, 1893, was at Dec. 31, 1904, the only company licensed by this department to carry on the business of burglary guarantee insurance in Canada. On May 15, 1905, a license was granted to an American company, The Fidelity and Casualty Company of New York, to transact this class of insurance. The total premiums received amounted to \$33,023, and the losses paid to \$8,471. An abstract will be found at page cxiii.

At the present time there are one hundred and twenty-two (122) companies under the supervision of this office. The nature of the business transacted by them is as follows:—

Number of companies doing life insurance.....	54
“ “ “ assessment plan.....	4
“ “ fire insurance.....	42
“ “ inland marine insurance.....	7
“ “ ocean marine insurance.....	2
“ “ accident insurance.....	15
“ “ guarantee insurance.....	10
“ “ steam boiler insurance.....	2
“ “ plate-glass insurance.....	4
“ “ burglary guarantee insurance.....	2
“ “ registered mail, &c., insurance.....	3
“ “ sickness insurance.....	18
“ “ contract insurance.....	2

The deposits for the protection of policy-holders, held by the Honourable the Receiver General in trust for these companies, at July 20, 1906, amounted to \$39,607,-023.32 in securities as follows:—

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Canadian Government securities . . . . .	\$ 2,759,711 18
Canada Provincial securities . . . . .	6,308,093 82
United States bonds . . . . .	480,000 00
British Government securities . . . . .	2,085,366 67
British Colonial securities . . . . .	1,135,880 00
Montreal harbour bonds . . . . .	372,000 00
Municipal securities . . . . .	22,442,051 66
Bank stock . . . . .	23,633 33
Loan companies debentures . . . . .	385,466 67
Railway debentures guaranteed . . . . .	2,689,819 99
Massachusetts bonds . . . . .	925,000 00
Total . . . . .	<u>\$39,607,023 32</u>

There was also deposited with Canadian trustees, in conformity with the Act, \$21,081,992.65, making a total of \$60,689,015.97 for the protection of policy-holders, being an increase since last report of \$3,916,544.36.

The distribution of the total sum of \$60,689,015.97 held, as above mentioned, for the protection of policy-holders among the different classes, is as follows:—

Fire and inland marine . . . . .	\$10,595,059 04
Life . . . . .	48,257,628 89
Accident, guarantee, plate glass, &c. . . . .	1,836,328 04
	<u>\$60,689,015 97</u>

The total amount of premiums received in Canada for all forms of insurance was \$40,607,376, of which \$19,978,686 was received by Canadian companies, and \$20,628,680 by British and American. The following summary shows the distribution of the premiums to the various classes—

## PREMIUMS, 1905.

Fire . . . . .	\$14,285,671
Inland marine . . . . .	158,140
Life . . . . .	22,080,717
Life (assessment) . . . . .	1,754,659
Personal accident . . . . .	994,913
Guarantee . . . . .	169,272
Plate-Glass . . . . .	114,957
Steam Boiler . . . . .	40,306
Burglary Guarantee . . . . .	33,023
Sickness (so far as separate return made) . . . . .	340,710
Inland transit . . . . .	56,809
Contract . . . . .	15,492
Employers' Liability . . . . .	543,135
Personal Property . . . . .	19,582
Total . . . . .	<u><u>\$40,607,376</u></u>

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Or dividing them according to the nationalities of the companies :—

## PREMIUMS, 1905.

	Canadian Companies.	British Companies.	American Companies.
	£	£	£
Fire.....	3,013,714	8,582,925	2,689,632
Inland Marine.....	22,328	121,019	14,793
Life.....	13,947,827	1,500,232	6,632,638
Life (Assessment).....	1,754,659		
Accident.....	696,447	254,134	134,332
Guarantee.....	61,038	86,634	21,600
Plate-Glass.....	45,050		69,907
Steam Boiler.....	35,835		4,471
Burglary Guarantee.....	29,599		3,424
Sickness.....	285,771	50,697	4,242
Inland Transit.....		41,871	14,938
Contract.....			15,492
Employers' Liability.....	156,846	317,183	69,106
Personal property.....	19,582		
Total.....	19,978,686	10,954,695	9,673,995



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## RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, &c., &c.

The following extracts from Orders in Council, Minutes of the Treasury Board, &c., (all of which have been previously published) are here collected for convenience of reference:

*Particulars of Securities offered for Deposit.*—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz.:—

'Date, date of maturity, place of payment of principal, rate of interest, how payable, i.e., yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

'Also as regards municipalities whose bonds or debentures are offered :

'The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

'The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.' (T.B., Nov. 9, 1888.)

*Railway Debentures.*—'The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government.' (T. B., Oct. 27, 1890.)

*Loan Companies' Bonds.*—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees; that the loan companies which compose the said association may be divided into the following classes:—

I. 'Companies incorporated under the provisions of the Statute of the Province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 169 of the Revised Statutes of Ontario (1887), and commonly known as the "Building Societies' Act."'

II. 'Companies incorporated under the "Canada Joint Stock Companies' Act, 1877," now known as the "Companies' Act," being chapter 119 of the Revised Statutes of Canada (1886).

III. 'Companies incorporated under special Acts of the Legislature of the Province of Canada or of the Parliament of the Dominion of Canada.'

IV. 'Companies incorporated under the "Ontario Joint Stock Companies' Letters Patent Act, 1874," being chapter 150 of the former and chapter 157 of the last Revised Statutes of Ontario.'

V. 'Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, being chapter 125 of the Revised Statutes of Canada.'

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value, or 90 per cent of the market value when the market value is less than the par value.

The requirements above referred to are as follows:—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.

2. It shall have a paid-up capital of at least \$500,000.

3. It shall have been in successful operation as a loan company for not less than ten years.

4. It shall have a reserve fund amounting to not less than 25 per cent of its paid-up capital.

5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896.)

*No assurance of acceptance of bonds by the Treasury Board.*—The Superintendent asks the decision of the Board upon the following question, viz:—

'Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?'

'The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased. (T.B., April 1, 1889.)

*Deposit Receipts.*—The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company.' (T.B., January 25, 1888.)

*Bank Stock, &c.*—'Bank stock or shares in any private company will not be accepted.' (O.C., January 17, 1876.)

*Registered Bonds as Deposits.*—'When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this department, be registered thus—in the name of 'the Receiver General of Canada in trust for (giving name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf.' (T.B., July 13, 1891.)

*Foreign Municipal Securities.*—'The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act.' (T.B., January 30, 1894.)

*Exchange of Securities deposited with the Receiver General.*—The Board establishes the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board. (T.B., October 28, 1899.)

*Municipal and other Securities as Deposits.*—The Board on the report of the Superintendent of Insurance, direct as follows:—

(1.) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies' debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par.

(2.) That all securities of the classes mentioned in the preceding clause (1), which have been heretofore deposited and are still in the hands of the Dominion Government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the government, be revalued upon the basis set out in said clause (1).

(3.) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent schedules thereof giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser. (T.B., June 14, 1900.)

## LEGAL DECISIONS.

1. LIFE INSURANCE, THIRTY DAYS' GRACE, ESTOPPEL, WITHDRAWAL BEFORE ACCEPTANCE, RECOVERY OF PREMIUM, TRUST FOR 'LEGAL HEIRS,' SEPARATE ESTATE OF MARRIED WOMAN, GARNISHMENT, PAYMENT OF PREMIUM, PROMISSORY NOTE, DECLARATION IN WIFE'S FAVOUR.

(a) An insurance for \$4,000 in the defendant company effected on the life of the plaintiff's husband and payable to her, was some time afterwards, in consideration of an annuity of \$1,500, made payable to her, assigned by her to her husband with a proviso that if he predeceased her, such annuity was to be a charge on the proceeds. By one of the conditions thirty days' grace for payment of a premium was allowed, if the insured were unable to do so when it became due, which the plaintiff stated was the fact, while by section 148 (1) of the Insurance Act, R.S.O., 1897 ch. 203, payment of any premium, not being an initial premium, might be made, within thirty days after becoming due, by the insured or her beneficiary under the contract, when it would ipso facto be revived or renewed, any stipulation to the contrary notwithstanding. The insured died about ten days after the premium had become due, leaving it unpaid. A firm of solicitors acting for the insured family, at once notified the company of the death, and not knowing whether or not the premium had been paid, but thinking that payment might have been overlooked, asked, if it had not, to advise them and they would pay it. Subsequently on the same day, the plaintiff called at the head office and saw the secretary, who, with full knowledge of the fact of such non-payment stated, in answer to her inquiry, that the policy was all right, so far as he knew. The solicitor's letter had been handed over

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to the company's solicitor with instructions to answer it, which he did, by merely asking them to send in proofs of loss, and that the matter would receive prompt attention, making no answer to the inquiry as to non-payment. Administration was taken out by the plaintiff and proofs duly furnished, and it was not until some months afterwards, on the solicitors inquiring when the amount of the policy would be paid, that they were informed that the company contested payment for non-payment of the premium:—

*Held*, that the plaintiff was a beneficiary under the contract and entitled to make a claim under the policy; and that the company were estopped by their conduct from setting up the non-payment of the premium.

(February 17, 1905—Divisional Court, Tattersall *v.* The People's Life Insurance Company, 9 Ontario Law Reports, p. 611.)

The above judgment was affirmed by the Court of Appeal, November 23, 1905.

See 11 Ontario Reports, p. 326.

(b) The plaintiff signed an application to the defendant company for an insurance on his life and paid the first year's premium. In the premium receipt the following words were printed: 'The insurance will be in force from the date of approval of the application by the medical director,' and the application contained statements of the payment of the premium and that a receipt had been furnished 'to make the insurance . . . binding from the date of approval by the company's medical director,' and that the contract should not take effect until accepted by the head office. Before the approval of the application by the medical director the plaintiff withdrew the application:—

*Held*, that what took place was a mere offer of a risk on the plaintiff's life, and that he was entitled to withdraw it and to recover the premium paid.

Judgment of the County Court of Wentworth affirmed.

(March 31, 1905—Divisional Court, Henderson *v.* State Life Insurance Company, 9 Ontario Law Reports, p. 540.

(c) By its beneficiary certificate, bearing date September 12, 1901, a benevolent society agreed to pay \$2,000 to the beneficiary or beneficiaries designated on the certificate, power of revocation and substitution being reserved to the member. By an endorsement made in the same month, the member directed that payment should be made to three named persons, 'executors in trust for legal heirs' reserving power of revocation and substitution. Two years later the member, by instrument in writing identifying the certificate, directed that the moneys payable under it should be paid to his daughter-in-law, and by his will, made about the same time, he also assumed to dispose of the moneys in her favour. The member died in May, 1904, leaving him surviving a grandson, the daughter-in-law, and several brothers and sisters:—

*Held*, that a designation of 'legal heirs' as beneficiaries, although these legal heirs may in fact be members of the preferred class of beneficiaries, does not come within sub-section 1 of section 159 of the Insurance Act; that the declaration was revocable, and had been revoked; and that the grandson who claimed as 'legal heir,' was not entitled to the fund.

(March 31, 1905—Sir Wm. Meredith, in *re* Farley, 9 Ontario Law Reports, p. 517.)

(d) The plaintiff was a judgment creditor of the defendant, by virtue of a judgment payable out of her separate estate, recovered on bills of exchange accepted by the defendant, a married woman engaged in trade, for her trade debts, subsequent to April 13, 1897.

Afterwards on the death of her husband, she became entitled to the proceeds of a policy of insurance on his life, which he had made payable to her as beneficiary:—

*Held*, that the effect of section 159 of ch. 203 R.S.O. 1897 is to create a statutory trust of the money, payable under the policy, in favour of the wife without restraint on anticipation; that on the death of her husband, the absolute right to the money became vested in her, her original interest in the trust being separate property within the contemplation of The Married Woman's Property Act, R.S.O., 1897, ch. 163 and that the fruits of the trust must be regarded as separate property and as such liable to satisfy the plaintiff's judgment.

(May 27, 1905—Divisional Court, Doull *v.* Doelle, 10 Ontario Law Reports, pp. 411 to 418.)

(e) When the renewal premium policy on life insurance became due, the assured gave the local agent of the company a note for the premium, with interest added, which the agent discounted and had the proceeds placed to his own credit in a bank. The renewal receipt was not countersigned nor delivered to the assured, and the agent did not remit the amount of the premium to the company. When the note matured a part was paid and a renewal note given for the balance, which was unpaid at the time of the death of the assured. A condition of the policy declared that if any note given for a premium was not paid when due the policy should cease to be in force.

*Held*, Davies and MacLennan, J.J., dissenting, that the transactions between the assured and the agent did not constitute a payment of the premium in cash, and that the policy had lapsed on default to pay the note at maturity.

Judgment of the Court below affirmed.

December 22, 1905—Supreme Court of Canada, Hutchings *v.* National Life Insurance Company, 26 Canadian Law Times (1906), p. 187.)

(f) The assured assigned shortly before its maturity an endowment policy to a creditor by an assignment absolute in form, there being an agreement however that the creditor should

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apply to the company for the cash surrender value, and should pay the surplus thereof over his indebtedness to the assured's wife. The assignee, after the time limited by the policy for the purpose, elected to take the cash surrender value. After this a judgment creditor of the assured obtained an attaching order against the company. The assignee then before any action had been taken by the company in respect of the election made by him, revoked it and the husband executed a declaration that the policy was to be held, subject to the assignment, for the benefit of his wife:—

*Held*, that the assignee's election not having been made within the time limited was a mere proposal to the company; that his revocation before action taken by the company put an end to it; and that the cash surrender value was not payable by the company.

*Held*, also, that in any event, notwithstanding the attaching order, the assured declaration in his wife's favour took effect, and defeated the attaching creditor's claim.

The principle of *Weekes v. Frawley* (1893) 23 O. R. 235, approved and applied. Judgment of *Winchester Co. J.* affirmed.

(*Fisken v. Marshall*, 10 Ontario Law Reports, p. 552.)

## 2. FIRE INSURANCE, PAROL CONTRACT, INTERIM RECEIPT LIMITING DURATION OF CONTRACT, GOODS IN EXISTENCE AT TIME OF FIRE, UNREASONABLENESS, ORAL APPLICATION, STATUTORY CONDITIONS, FOREIGN COMPANY, CAUSE OF ACTION ENFORCEABLE IN ONTARIO, VARIATIONS FROM STATUTORY CONDITIONS, STANDING TIMBER.

(g) The plaintiffs on November 7, 1901, applied through an agent of the defendants to their general manager for an insurance of \$2,800 for a year on certain machinery and stock in trade which he verbally accepted, and the usual interim receipt was issued by its terms limiting the insurance to thirty days, but of such limitation no notice in writing was given to the plaintiffs. On November 30, the plaintiffs, in the belief that the insurance was for a year, paid the annual premium to the agent, who according to his usual course, paid it over to the defendants in January following, when it was duly accepted by the defendants. No policy, however, was issued, and a fire subsequently occurring some ten months after, whereby the goods were destroyed, the defendants repudiated liability on the ground that the insurance was for thirty days only:—

*Held*, that there was a valid parol contract for insurance for a year, and that nothing subsequently took place to modify or impair it, the interim receipt under the circumstances not having such effect.

*Held*, also, that under the parol contract an implication was raised that a proper policy would be issued subject to the statutory conditions and such variations thereof as were just and reasonable, and that was substantially the effect of the interim receipt, which though ineffective to restrict the duration of the contract, was to be looked at as part of the evidence surrounding it.

Under the first statutory condition, the applicant for insurance is not to misrepresent or omit to communicate any circumstances material to be made known to the company to enable it to judge of the risk, while a variation thereof on the company's policies required the applicant to communicate the existence of a mortgage or other incumbrance and the amount thereof, and it was objected that the applicant had omitted to communicate the existence of a mortgage on the insured property whereby the insurance was vitiated:—

*Held*, that whether the first statutory condition was alone considered or the variation thereof, which was in effect the same, the object was to obtain information as to the risk before accepting it, which information is usually obtained by questions and answers in a written application, and as there was no such application here and no question put at all, either written or verbal, there was no duty imposed on the insured to communicate the fact of the existence of the mortgage and semble, the existence of the mortgage was not, in the circumstances of this case, a fact material to be made known to the company.

Judgment of *Meredith, C. J. C. P.*, 7 O. L. R. 180, affirmed.

(November 14, 1904—Court of Appeal, *Coulter v. The Equity Fire Insurance Company*, 9 Ontario Law Reports, p. 35.)

(h) Where a policy of insurance against fire was effected by the owners, wholesale dealers in coffee, etc., on '120 sacks of green coffee,' stored in a specified warehouse, and which policy was a renewal of a similar insurance in force for some years:—

*Held*, that such insurance was not limited to the particular 120 sacks on hand when the policy was effected, but covered similar stock to the specified number of sacks in hand at the time of a fire which subsequently occurred.

About a week before the fire occurred the insured wrote to the company's local agent that they decided to cancel the existing policy and to have a new one issued for reduced amount, but this was never communicated to the head office, or an any action taken upon it until after the fire had occurred:—

*Held*, that this was not such written notice terminating the insurance as was required by 19a of the statutory conditions, being merely an intimation of the insured to have the existing policy cancelled when a new one was substituted for it, but which was never carried out.

A variation of statutory condition 22 reducing the time for bringing an action to six months is an unjust and unreasonable condition.

(January 7, 1905—Sir Wm. Meredith, *Merchants Fire Insurance Company v. The Equity Fire Insurance Company*, 9 Ontario Law Reports, p. 241.)

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(i) The plaintiffs having an insurable interest as lessees in machinery, applied verbally to the defendant's agents for insurance to whom they communicated the state of the title, the name of the owners, and the nature of their interest in the machines. The agents had authority to accept the risk, receive the premium and issue an interim receipt, which they did. They also partly filled up an application form, not containing any statement as to the nature of the ownership, and signed it in the name of the plaintiffs, but without the knowledge, consent or authority of the latter. A policy was issued and sent to the plaintiffs which contained the statement that 'the property is being held by the assured as owners.'

Statutory condition 10 provides that the company is not liable for loss of property owned by any other party than the assured, unless the interest of the assured is stated in or upon the policy:—

*Held*, that the plaintiffs were not precluded from recovery by this condition, inasmuch as the defendants had notice through their agents of the real interest of the plaintiffs, and it was their duty to have indorsed on the policy the necessary statement as to it, or at all events they were estopped from setting up the condition.

*Held*, also, that the plaintiffs could invoke the second statutory condition under which, after application for insurance, it shall be deemed that any policy sent to the assured is intended to be in accordance with the terms of the application, unless the company points out in writing the particulars wherein the policy differs from the application. There is no reason for confining the operation of this condition to a written application.

February 11, 1905—Divisional Court, *Davidson v. Waterloo Mutual Fire Insurance Company*, 9 Ontario Law Reports, p. 394.)

(j) The insured residing in Ontario applied through an insurance broker in Montreal for an insurance policy on property in Ontario in the defendant company, which was incorporated under the laws of one of the United States and had its home office in that state. The evidence of the insured was that he received the policy through the mail from the broker—and the evidence of the company was that it was delivered to the broker as the assured's agent who was not an agent of the company which had no agent or officer in Ontario.

No place of payment was named in the policy:—

*Held*, that the plaintiffs had not proved a cause of action upon which they were entitled to sue the company in Ontario; and that in the provision as to committing a policy to the post office, the words 'to be delivered or handed over to the assured, his assign or agent in Ontario' in section 143 of ch. 203, R.S.O. 1897, contemplates a committing to the post office of the policy by the insurer addressed to the insured his assign or agent in Ontario; and the provision therein, that in such event the money should be payable at the office . . . in Ontario shows that the section was intended to apply to companies having an office or agent in Ontario and not to a company which has in no way brought itself or its business within the limits of the province.

*Held*, also, that the company not having complied with the Insurance Act, R.S.O. 1897, ch. 203 in regard to license or registration, was precluded by section 85 of that Act from entering into a contract with any one in Ontario.

(May 23, 1905—Mr. Justice Teetzel, *Burson v. German Union Insurance Company*, 10 Ontario Law Reports, p. 238.)

(k) A variation from fire statutory conditions striking out from the third condition the words 'or its local agent' in the clause requiring notice of a change material to the risk to be given to 'the company or its local agent,' and providing that wherever the words 'agent' or 'authorized agent' occur in the statutory conditions such agent or authorized agent shall be held to mean the company's secretary only, was in the case of a company having its head office in the province of Ontario and more than four hundred local agents in the province, held, as to the third statutory condition, to be just and reasonable, and notice to a local agent insufficient.

Judgment of Street, J., ante, p. 549, affirmed.

(June 10, 1905—Divisional Court, *Lount v. London Mutual Fire Insurance Company*, 9 Ontario Law Reports, p. 699.)

(l) The defendants, an insurance company incorporated under the laws of Ontario, insured the plaintiffs, a railway company, having a branch line in the State of Maine, the policy stating the insurance to be 'against loss or damage by fire . . . on property as follows: On all claims for loss or damage caused by locomotives to property located in the State of Maine not including that of the assured.' By the statute law of Maine when 'property' is injured by fire communicated by a locomotive engine, the railway company is made responsible, and it is declared to have an insurable interest in the property along its line for which it is responsible:—

*Held*, that the policy was a valid policy of fire insurance, but did not, under the insurance company's statutory powers cover standing timber along the defendants' line of road; that the policy was not therefore ineffective, and the plaintiffs were not entitled to recover back the premiums for there was abundance of other property covered by the policy in which the plaintiffs had an insurable interest.

Judgment of Clute, J., 9, O. L. R., 493 affirmed.

(March 8, 1906—Court of Appeal, *Canadian Pacific Railway v. The Ottawa Fire Insurance Company*, xi Ontario Law Reports, p. 465.)



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## 3. GUARANTEE INSURANCE, FALSE ANSWERS, BASIS OF CONTRACT.

(m) The plaintiff company's manager applied for and obtained from the defendants an agreement guaranteeing his fidelity, and accompanied his application with a declaration of its president, containing answers to questions touching his duties, which answers it was agreed were to be taken as the basis of the contract. The contract recited on its face as follows: 'Whereas the employee has delivered to the company certain statements and a declaration setting forth among other things the duties and remuneration of the employee, and the checks to be kept upon his accounts, and has consented that such declaration and each and every the statements therein referred to or contained shall form the basis of the contract, but this stipulation is hereby limited to such of the said statements as are material to this contract':—

*Held*, that this had the effect of embodying the material facts of the preliminary application and declaration whether by the employee or employer into the face of the contract, and satisfied the requirements of section 144 (1) of the Insurance Act, R.S.O., 1897, c. 203, that 'the terms and conditions of the contract shall be set in full on the face or back of . . . the contract.'

*Held*, however, per Boyd, C., and Magee, J., Meredith, J., contra, that the case fell rather under section 144 (2) which provides that any term or condition avoiding the contract on account of false preliminary statements, must be limited to cases in which such statements are material to the contract,—but does not require that such term or condition shall be contained in or endorsed upon the contract 'in full.' It is enough if the contract 'be made subject' to such stipulation.

Judgment of MacMahon, J., 8 O.L.R., 117, reversed on this point.

*Held*, also, that the statements made by the plaintiffs' president when seeking the insurance, that 'all withdrawals from the savings bank require the joint cheque of the president and manager,' and that 'a thorough and systematic audit is made by the company's auditors,' whereas in fact the cheques were signed in blank by the president in batches, and so given to the manager, and no attempt was made to verify the savings bank accounts, were unquestionably material and affected the risk.

(February 24, 1905—Divisional Court, Elgin Loan and Savings Company v. London Guarantee and Accident Company, 9 Ontario Law Reports, p. 569.)

The above judgment was affirmed by the Court of Appeal, January 22, 1906, See 11 Ontario Reports, p. 330.

## 4. ATTACHMENT OF DEBTS, FOREIGN CORPORATION GARNISHEE, WITHIN THE PROVINCE, ATTACHABLE DEBT, INSURANCE MONEY.

(n) The judgment debtor was insured under an accident policy in a company incorporated under a Dominion statute, having its head office at Toronto, represented in the province of Prince Edward Island by a local agent, who had authority to solicit applications and forward them to the head office of the company for approval. The insured, having met with an accident, gave the required notice, and furnished the necessary proofs of claim to the company according to the conditions in the policy. After the proofs of claim had been received at the head office, a copy of an attaching order was served upon the local agent in Prince Edward Island.

The statute 44 V., c. 4, s. 4 (P.E.I.), enacts that it shall be lawful for any judge of the Supreme Court, upon the ex parte application of a judgment creditor, his agent or attorney, stating that judgment has been recovered and when, and that the whole or some part and how much thereof remains unpaid, and that he has reason to believe and does believe that some one or more parties (naming them or stating that he is unable to name them) is or are within the province and is or are indebted to or liable to pay a sum of money to the judgment debtor, to order that all debts due or owing or accruing or becoming due to such judgment debtor from any party or parties within this province be attached to answer the judgment debt.

Section 30 of the same Act enacts that the word 'garnishee,' within the meaning of this Act, shall mean and include any person or partnership or corporation incorporated by any law of this province, or any foreign corporation doing business in this province by an authorized agent.

The statute 48 V., c. 4, s. 1, enacts that the debts attachable under 44 V., c. 4, shall include all sums of money, liquidated and unliquidated, legal and equitable, also all moneys or sums payable or accruing due to the judgment debtor for any cause other than persons torts or wrongs, and shall also include all moneys or sums payable by virtue of a policy of insurance after a loss, total or partial, subject to the same being adjusted between the insurer and the insured.

*Held*, that the insurance company was a foreign corporation within the meaning of the Act.

2. That the company was within the province and doing business therein by an authorized agent.

3. That there was an attachable debt due by the company to the judgment debtor within 48 V., c. 4, s. 1.

(May, 1905—Supreme Court of Prince Edward Island, Seaman v. Seaman, 25 Canadian Law Times (1905), p. 109.)

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## LEGISLATION.

## 1. DOMINION LEGISLATION.

The following Acts were passed by the Parliament of Canada at the Session of 1906, 6 Edward VII.:—

1. An Act to incorporate the Inter-Ocean Fire Insurance Company. This Act contains the usual provisions of a fire insurance company's charter. It provides that before obtaining the license required by the Insurance Act, at least \$30,000 shall be paid on the capital stock, and that thereafter in each succeeding year for five years a further sum of \$15,000 shall be paid thereon. The head office of the company is to be in the city of Winnipeg.

2. An Act respecting the British America Assurance Company. This Act authorizes the increase of the company's capital from \$2,000,000 to \$3,000,000, and provides for the issue of so much thereof as preference stock as may be determined by a by-law passed for that purpose in accordance with the requirements of said Act. It also authorizes the company to insure against loss or damage of or to goods, wares, merchandise or property of an kind, including matter transmitted by mail in transit from place to place.

3. An Act respecting the Western Assurance Company. This Act authorizes the increase of the company's capital to \$5,000,000, and, as in the case of the British America Assurance Company mentioned in the preceding paragraph, provides for the issue of preference stock.

4. An Act respecting the Standard Trusts Company. This company was incorporated by an Act of the Legislature of the province of Manitoba, and the Act here referred to grants to said company the capacity to carry on its business throughout Canada, but provides that it shall not engage in the business of granting or selling annuities (a power which the Manitoba Act confers) until it has obtained a license so to do under the provisions of the Insurance Act.

5. An Act to incorporate the Pacific Marine Insurance Company. The company incorporated by this Act is primarily an Ocean Marine Insurance Company, but upon making the necessary deposit and procuring a license under the Insurance Act, it may carry on the business of inland marine insurance and inland transportation insurance, not however until at least \$250,000 of capital stock have been subscribed and \$100,000 paid thereon.

6. An Act respecting the Empire Trust Company and to change its name to the Dominion Trust Company. This company was incorporated in 1903 by the Legislature of the province of Quebec under the name of the Empire Trust Company, with the general powers of a trust company and with authority also to exercise certain powers as to the guaranteeing of titles, etc. The Act in this paragraph referred to grants to the company the capacity to carry on its business throughout the whole Dominion under the new name of the Dominion Trust Company, but provides that it shall not carry on the business of guaranteeing titles, or any other form of insurance coming within the provisions of the Insurance Act, until it has obtained a license therefor under said Act.

7. An Act to incorporate the Sterling Life Assurance Company. This Act provides for the appointment of nine shareholders' directors and six policy-holders' directors, and also contains a stipulation to the effect that no policies entitling the holders thereof to participate in profits shall be issued by the company. In other respects the Act contains the customary provisions of a life insurance company's charter. The head office of the company is to be at the city of Toronto.

8. An Act respecting La Compagnie d'Assurance Mutuelle Contre le feu des Comptes de Rimouski, Temiscouata et Kamouraska, and to change its name to La Compagnie d'Assurance Contre l'Incendie de Rimouski. This company was incorporated under the authority of the Statutes of the Province of Quebec, and for several years has carried on business in that province. The present Act declares the company constituted as aforesaid to be a body corporate within the legislative authority of the Parliament of Canada, and authorizes it upon compliance with the requirements of the Insurance Act, and this Act to carry on business throughout the Dominion.

9. An Act to incorporate the Anglo-Canadian Insurance Company. The company incorporated by this Act is primarily an Ocean Marine Insurance Company, but upon making the necessary deposit with the Receiver General and procuring a license therefor under the Insurance Act, it may engage in the business of fire insurance, inland marine insurance and inland transportation insurance, not however until its whole capital stock (\$250,000) has been subscribed and \$100,000 paid thereon.

10. An Act to incorporate the General Accident Insurance Company of Canada. This Act empowers the company to transact accident insurance, sickness insurance and guarantee insurance as defined by the Insurance Act, and contains the necessary provisions in that behalf. The head office is to be at the city of Toronto.

11. An Act to incorporate the Sovereign Trust Company. The company is incorporated by this Act in addition to the ordinary powers of a trust company, is authorized to carry on the business of guaranteeing titles, but before it can engage in said business a license therefor under the Insurance Act must be obtained, the initial deposit for which is fixed at \$50,000 to be increased within two years to at least \$75,000.

12. An Act respecting the North-west Commercial Travellers' Association. This association was incorporated in 1887 by the Legislature of the Province of Manitoba, and the present Act grants to it the capacity to extend its operations throughout the whole of the Dominion with the proviso, however, that it shall not apply its funds to any system of insur-

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ance within the said association in insuring the lives of its members or their baggage or samples, or in carrying on any other branch of insurance other than granting the mortuary benefits for which its by-laws at the time of the passing of this Act makes provision.

13. An Act to incorporate the United Empire Life Insurance Company. This Act is similar in all essential features to the Act incorporating the Sterling Life Assurance Company mentioned in paragraph No. 7, except that its business is not restricted to the issue of non-profit policies. A company under the same name was incorporated in 1901, and in 1903, the time within which such company might obtain license under the Insurance Act was extended for one year from June 25, 1903. No license, however, having been obtained within the time limited, the Act incorporating said company expired on June 24, 1904.

## 2. QUEBEC LEGISLATION.

### *Statutes of 1906, Chapter 10.*

[Assented to March 9, 1906.]

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. Section seventeenth of chapter fifth of title fourth of the Revised Statutes, as enacted by the Act 59 Victoria, chapter 15, section 1, and the Acts amending the same, are replaced by the following:—

#### 'SECTION XVII.

#### TAXES UPON COMMERCIAL CORPORATIONS, COMPANIES, PARTNERSHIPS, ASSOCIATIONS,

#### FIRMS AND PERSONS.

##### 1.—*Declaratory and Interpretative.*

'1143. In order to provide for the exigencies of the public service, every one of the following companies, corporations, partnerships, associations, firms and persons, doing business in this province, in his or its own name or through an agent, namely:—

2. Each of the following companies, whether incorporated or not:—

Every insurance company accepting risks and transacting the business of insurance therein;

3. Every partnership, association, firm or person whose chief office or principal place of business is outside the Dominion of Canada;

Shall annually, pay the several taxes mentioned and specified in article 1145, which taxes are hereby imposed upon each of such commercial corporations, companies and persons, or upon each such partnership, association, firm of agent respectively.

'1144. In this section the following words and expressions have the meaning and application indicated in this article:—

'Insurance company' comprises life, fire, ocean marine, inland transit, accident, sickness, health, live-stock, plate glass, steam-boiler, burglary, registry and identification, guarantee or employers' liability, and any other kind of insurance company or association issuing policies in its own name or through an agent or broker, whether under an assessment system or otherwise, but does not include mutual insurance companies recognized by or established under the seventeenth and eighteenth sections of chapter third of title eleventh of the Revised Statutes with respect to policies issued and premiums received by such companies under a premium note and assessment system;

'Premium' means any sum payable as consideration for insurance, and includes the first premium payable upon a policy of insurance and the annual or other premiums thereafter payable thereon, whether for renewals or otherwise; and 'gross premiums,' in so far as all insurance companies, except life insurance companies, are concerned mean such premiums after deduction of return premiums and cancellations;

'Head office' means the most important office or place of business in the Province of Quebec, of any commercial corporation or company.

##### 2.—*Tariff of Annual Taxes Imposed.*

'1145. The annual taxes imposed upon and payable by the commercial corporations, companies, partnerships, associations firms, persons and agents mentioned and specified in article 1143 shall be as follows:—



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## III. Insurance Companies.

(a) Saving the provisions enacted in article 1144 with respect to premiums received under a premium-note system, and the case of marine insurance companies, on every life insurance company which transacts business in the province, a tax of one and three-quarters per cent, and on every other insurance company a tax of one per cent; the said tax to be calculated in both instances, upon the gross amount of premiums whether received or become due for insurance effected or renewed by such company, in the province, during the preceding calendar year, provided that in no case, except for mutual insurance companies incorporated under any law of this province, shall the said tax be less than four hundred dollars in the case of life insurance companies, and two hundred and fifty dollars in the case of every other insurance company; but, in the case of mutual fire insurance companies, which receive premiums in cash, the tax shall be calculated upon the gross premiums received in cash in respect of insurance transacted on the cash plan in the province by the company during the preceding calendar year, whether on new policies issued or on renewals; provided always that when it is made to appear that companies incorporated in this province are discriminated against in any other province, state or country, it shall be lawful for the Lieutenant-Governor in Council to increase the tax upon companies incorporated in such province, state or country, doing business in this province, to an amount equal to the discriminating tax.

(b) The minimum sums fixed in the next preceding paragraph shall respectively be the amount of the first payment of tax exigible under the terms of Article 1146 from every insurance company beginning to do business in this province.

(c) Insurance companies so receiving premiums on life policies issued in favour of any province, shall pay the said tax upon the full amount of such premiums, whether for original insurance or for re-insurance. In the case of re-insurance, however, the principal company shall be exempt from the tax imposed by this Act on the portion of the premium paid to the re-insuring company, if the latter does business in this province, and, if such re-insuring company does not do business therein, the principal company shall be liable for the tax on the full amount of the premium;

(d) In the case of marine insurance, on every person, firm or company engaged in carrying on the business of marine insurance as principal, agent or broker, a tax of two hundred and fifty dollars on such business;

(e) Any person, firm or corporation, and every officer or agent or employee of any such person, firm or corporation, having an actual knowledge of the facts, procuring any insurance on any property, movable or immovable, in the province or described in any policy, interim receipt or insuring document as situate in any part of the said province, in any extra-provincial company not having complied with the requirements of the Act 4 Edward VII., chapter 34, shall forthwith, and not later than one month from the effecting of any such insurance or of the receipt of any such policy, interim receipt or insuring document issued by or on behalf of such insuring company, whichever shall be first in point of time, notify the Provincial Treasurer in writing, under oath, of (a) the amount of such insurance; (b) the amount of premium which should have been chargeable for such insurance had the same been placed with an insurance company duly registered and licensed under the Act 4 Edward VII., chapter 34. And such person, firm or corporation shall, upon filing a sworn declaration to the above effect with the Provincial Treasurer, within the delay above specified, pay at the same time to the proper collector of provincial revenue the amount which the province would receive from a company duly registered and licensed under the Act 4 Edward VII., chapter 34, had such insurance been placed with such company. Where such insurance is effected directly by the owner of the property, the declaration shall be made and the tax paid by him; where it is effected through an agent or broker, the declaration shall be made and the tax paid by such agent or broker;

(f) Any person, firm or corporation, officer, agent or employee violating the next preceding paragraph shall, for each offence, be liable to a fine equal to twice the amount of the tax; the Lieutenant-Governor in Council may, however, remit any such fine, provided the court before which the conviction was had recommends such remission;

## 3.—Levy and Application of Taxes.

'1146. Subject to the provisions of article 1150a, such taxes shall be payable in advance on the first juridical day of the month of July in each year.

'1147. The total amount of the taxes imposed upon any commercial corporation, company, partnership, association, firm or person coming under this section shall be payable annually to the collector of provincial revenue of the revenue district in which the commercial corporation, company, partnership, association, firm or person has his or its head office.

'1148. On or before the first day of May in each year, every company, corporation, partnership, association, firm or person coming within the purview of this law shall, without awaiting any notice or demand to that effect from the government, forward, in duplicate, to the Provincial Treasurer, a detailed statement, in which shall be set forth, in so far as required in view of the collection of such taxes by that part of Article 1145 referring to each class of companies, corporations, partnerships, associations, firms or persons besides any and all other such information as the said Provincial Treasurer may require according to the circumstances of each case, the name of the company, corporation, partnership, association, firm or person, the nature of the business, the amount of the capital paid up, the number and situation of all offices, places of business, agencies, stations, factories and workshops, and, in the case of insurance companies, the amount of the gross premiums or of revenue;

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In the case of companies, corporations, partnerships, associations, firms or persons commencing to do business in the course of any fiscal year, the statement above required shall be furnished on the day when such business is commenced. Such detailed statement shall be attested under oath taken before any officer authorized to receive affidavits to be used in this province by the president, vice-president, or one having personal knowledge of the affairs of the company, partnership, association, firm or person, and in the case of companies incorporated outside the province, or of persons outside of the Dominion of Canada, by the manager or chief agent of the company in the province, and by the accountant or secretary thereof, or by such other persons connected with the company as the Provincial Treasurer may require; and such statement shall be drawn up according to such form as may be determined by the Provincial Treasurer.

In respect of fire, plate-glass, steam-boiler, burglary and all other insurance, covering property situate within the province, every joint-stock company, partnership, association, firm or person in the province directly effecting such insurance in companies or organizations known as Lloyds, not licensed by the Dominion of Canada, nor recognized by or established under the seventeenth and eighteenth sections of chapter thirteenth of the title eleventh of the Revised Statutes shall, on or before the same date, furnish a detailed statement under oath, of the total insurance so effected by such company, partnership, firm, association or person, and of the amount of the premiums paid thereon, and in default of their so doing they shall be subject to the penalties imposed under article 1149.

Every person, acting as a broker for one or more insurance companies which have no office determined by the Provincial Treasurer, in which shall be correctly entered the premiums earned by the company in respect of accruing from business done by the company wholly or in part in the province; and in default thereof, and also in default of compliance with article 1145, the company shall pay the tax upon the total gross income of the company, as established by the report of the Superintendent of Insurance of the Dominion of Canada, or by the provincial insurance inspector, as the case may be.

The said register shall at all times be open to the examination of the comptroller of provincial revenue, and to that of the provincial revenue inspector or proper collector of provincial revenue.

Every person, acting as a broker for one or more insurance companies which have no office or place of business in this province, shall furnish the same statements and information, keep the same kind of registers and make similar entries therein as if he were acting for companies doing business in this province.

If the Provincial Treasurer, in order to enable him to determine whether a statement furnished is correct, desires to obtain further information, he may, by registered letter addressed to the president, manager, secretary or agent of the company, or to such member thereof as he sees fit, and to any partnership, association, firm or person coming within the purview of this section, require a further statement attested under oath to be furnished within thirty days, under a penalty of five hundred dollars.

1149. Every corporation, company, partnership, association, firm or person, carrying on business in the province, in his or its own name or through an agent, and such agent, and every broker acting for insurance companies which do not have any office in this province, who neglects to conform to the provisions of article 1148 shall ipso facto be liable to a fine of ten dollars per day for each day during which such negligence continues, counting from the day such taxes become due until the statements required by the preceding article are forwarded to the Provincial Treasurer.

Every such corporation, company, partnership, association, firm or person, and every such agent and broker, and in cases where this section obliges the insured to report, every insured person, who shall make an incomplete or incorrect statement, shall be deemed not to have made a report.

1150a. Corporations, companies, partnership, associations, firms and persons, liable to the tax, who or which during the year commence business, are bound to pay only a proportionate amount of the tax, from the first day of the month during which they so commence business. Such proportional tax shall be exigible at the date at which such corporation, company, partnership, association, firm or person commences to do business in the province.

1151.1. Every annual tax imposed by this section, which is not paid, may be recovered with legal interest thereon from the date upon which such tax becomes due, by an action brought in his own name, on behalf of His Majesty, by the collector of provincial revenue of the revenue district in which such tax was payable.

The fine imposed by articles 1149 and 1150 shall be recovered in the same manner.

2. All actions for the recovery of such taxes shall be brought in the judicial district in which they are payable, either before the Circuit Court or the Superior Court, according to the amount claimed.

3. Costs are not adjudged against the collector of provincial revenue in any action instituted by him under this section; but, on the recommendation of the court, the Provincial Treasurer may, in his discretion, pay to the commercial corporation, company, partnership, association, firm or person in favour of whom or of which judgment has been rendered, the costs to which he may deem it or him equitably entitled.

1151a. Suits, under the authority of this section, before the Circuit Court or the Superior Court, are subject, to the rules and delays prescribed for summary matters by the Code of Civil Procedure, other than suits between lessors and lessees.

2. The repeal, by this Act, of the seventeenth section of the fifth chapter of the fourth title of the Revised Statutes, as enacted by the Act 59 Victoria, chapter 15, and of the Acts amending the same, shall not have the effect of remitting the taxes which have become due nor

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the penalties incurred in virtue thereof, but such taxes and penalties shall be collected in virtue of the provisions of the repealed laws as if the present Act had not been passed.

3. This Act shall come into force on the day of its sanction.

## 3. BRITISH COLUMBIA LEGISLATION.

Statutes of 1906, chapter 32.

*An Act to Consolidate and Amend the 'Municipal Clauses Act' and Amending Acts.*

[March 12, 1906.]

His Majesty, by and with the advice and consent of the Legislative Assembly of the province of British Columbia, enacts as follows:—

## SHORT TITLE.

1. This Act may be cited as the 'Municipal Clauses Act.' 1896, c. 37, s. 1.

## BY-LAWS.

50. In every municipality the Council may, from time to time, make, alter and repeal by-laws for any of the following purposes, or in relation to matters coming within the classes of subjects next hereinafter mentioned, that is to say:—

(180) For imposing an annual tax on fire insurance companies doing business and taking risks, not exceeding two hundred dollars; but this provision is not to affect companies making payment to the municipality for fire prevention aid purposes under any special Act;

## TRADES LICENSES.

175. Every municipality shall, in addition to the powers of taxation by law conferred thereon, have the power to issue licenses for the purposes following, and to levy and collect, by means of such licenses, the amounts following:—

(26.) From every insurance corporation doing business and taking risks other than a fire insurance corporation . . . . . a sum, in city municipalities, not exceeding fifty dollars for every six months; and the like tax of fifty dollars for every six months from one agent in the municipality of such insurance corporation . . . . . and in township or district municipalities a sum not exceeding ten dollars for every six months for such corporation.

## INSOLVENT COMPANY IN THE HANDS OF A LIQUIDATOR.

## THE VICTORIA-MONTREAL FIRE INSURANCE CO.

Under date 30th June, 1906, the liquidator furnishes the following abstract of the affairs of the company as at said date, viz.:—

## ASSETS.

Cash on hand and in banks.. . . .	\$ 18,112 50
Shareholders' balances, considered good.. . . .	119,374 99
Total assets, considered good.. . . .	\$137,487 49
Assets considered doubtful or bad—	
Shareholders' balances due on shares.. . . .	\$35,197 78
Bills receivable.. . . .	20,072 88
T. A. Temple & Sons.. . . .	37,727 49
Agencies and brokers' balances.. . . .	6,597 87
	99,596 02
Total assets.. . . .	\$237,083 51

## LIABILITIES.

Return premiums unclaimed.. . . .	\$ 91 31
Claims, not filed or not admitted, but of which the liquidator has notice.. . . .	36,253 22
Total liabilities.. . . .	\$36,344 53

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## RECEIPTS.

Cash on hand June 30, 1905.. . . . .	\$18,406 79
Payments by shareholders .. . . . .	2,000 00
Interest from banks, &c.. . . . .	687 43
	<hr/>
	\$21,094 22

## EXPENDITURE.

Shareholder, to reduce payment to 75 per cent of stock..	\$ 25 00
Legal expenses, contributories.. . . . .	1,434 13
Stationery and printing.. . . . .	9 25
Rebates to assured.. . . . .	46 36
Creditors in settlement of claims .. . . . .	66 98
Liquidator, on account fees.. . . . .	1,400 00
	<hr/>
	2,981 72
Balance on hand and in bank, June 30, 1906.. . . . .	\$18,112 50

## MARKET VALUES.

In the statements of assets as published, there will be found in some cases stocks and other securities of a more or less inactive character which are dealt in on the public market to but a limited extent and are not quoted in the financial papers. In some instances of this kind it has been found impossible to verify with certainty the market values, and in such cases the market values sworn to by the insurance companies in their returns have been taken as correct. It is believed, however, that in such instances the values have been conservatively estimated, having regard to the standing of the corporations issuing such securities, the current rate of interest and the rate of interest or dividend paid or payable thereon, and that such estimated values may therefore be regarded as fairly accurate.

In consequence of the interruption to the general work of the office during the months of March to July, inclusive, caused by the preparation of tables, statistics and other material for the use of the Royal Commission on Life Insurance, the copy for the full report has not been placed in the hands of the printer as early as in previous years, and in order that the issue of said report may not be unduly delayed it has been found necessary to defer until later in the year than usual the customary inspection of some of the life companies. The work of the commission, which was commenced in March, will not be completed for at least a couple of months from the present time. The undersigned reserves any observations which he may deem it proper to make regarding its operation and the results thereof until after the commission shall have made its report.

I have the honour to be, sir,

Your obedient servant,

W. FITZGERALD,  
*Superintendent of Insurance.*

## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS  
OF FIRE OR INLAND MARINE INSURANCE IN CANADA  
FOR THE YEAR 1905, IN ACCORDANCE  
WITH THE INSURANCE ACT.

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## GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE.  
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.  
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE  
PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1905.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insurance, Premiums.	Gross cash for Premiums.	Gross Amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.		Unsettled Claims.	
	%	%	%	%	%	%	%	%	Not resisted.	Resisted.
Acadia Fire.....	46,136	1,783	47,919	4,585,245	4,130,719	11,743	6,463	5,279	None.	None.
Anglo-American.....	286,564	191,034	477,598	30,237,132	28,912,425	169,610	143,737	27,820	1,280	1,280
British American.....	470,969	280,337	751,306	51,094,408	55,821,487	245,555	212,700	21,773	2,000	2,000
Canadian Fire.....	218,917	91,990	310,907	17,125,321	18,014,366	76,572	76,536	3,434	1,000	1,000
Equity Fire.....	182,851	99,522	272,373	17,565,171	16,231,893	96,502	95,812	687	2,000	2,000
London Mutual Fire.....	458,212	299,432	757,644	43,443,314	67,006,894	262,329	258,976	20,915	5,666	5,666
Manitoba Assurance Co.....	99,219	115,385	214,604	12,629,610	9,607,782	36,642	35,031	8,116	None.	None.
Maritime Fire.....	96,861	13,527	110,388	7,747,006	11,766,599	26,299	27,283	1,978	None.	None.
Montreal-Canada Fire.....	231,025	97,196	328,221	23,825,408	26,714,297	120,350	116,652	9,227	None.	None.
Nova Scotia Fire.....	32,857	15,434	48,291	3,156,007	2,897,763	9,558	7,998	1,560	None.	None.
Ottawa Fire.....	175,239	74,630	249,869	15,600,830	16,034,230	101,676	86,738	16,803	2,100	2,100
Quebec Fire.....	126,742	26,218	146,960	10,241,854	12,303,730	51,327	44,518	9,044	None.	None.
Western.....	388,122	394,646	982,768	64,594,936	58,296,285	239,892	257,221	39,312	None.	None.
Totals for 1905.....	3,013,714	1,684,594	4,698,278	301,816,272	328,340,100	1,468,076	1,399,065	160,240	14,046	14,046
Totals for 1904.....	2,681,275	1,197,481	3,878,756	230,234,027	296,888,876	2,614,204	2,561,475	119,505	9,359	9,359

BRITISH COMPANIES.

Alliance .....	134,112	44,103	198,215	13,278,705	19,273,157	91,539	87,964	7,236	None.	None.
Atlas.....	385,116	62,283	447,399	29,392,580	39,478,117	230,401	16,848	16,848	6,200	6,200
Caledonian.....	313,320	41,656	354,976	23,338,933	30,706,017	152,201	158,152	1,580	None.	None.
Commercial Union.....	589,213	108,530	697,743	40,969,656	50,046,208	229,222	223,062	17,215	1,000	1,000
Guardian.....	554,461	89,495	643,956	37,642,321	48,136,199	289,115	284,490	22,790	1,350	1,350
Law Union and Crown.....	123,828	26,340	150,168	9,419,424	10,828,349	32,104	26,826	5,791	None.	None.
Liverpool and London and Globe.....	1,086,199	218,800	1,304,999	78,873,255	90,611,718	428,762	430,892	30,158	None.	None.
London and Lancashire Fire.....	322,394	55,652	377,446	24,497,288	30,081,787	141,044	131,844	10,511	1,900	1,900
London Assurance.....	134,039	41,091	175,130	12,684,625	13,071,405	41,906	54,263	4,790	None.	None.
North British.....	680,717	97,903	778,620	51,570,724	68,989,555	273,203	282,439	18,338	4,000	4,000
Northern.....	470,404	57,759	528,163	32,464,224	42,027,943	227,616	219,090	27,118	None.	None.

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Norwich Union Fire .....	535,615	71,308	606,923	37,211,629	45,227,885	237,101	234,299	27,288	1,500
Phoenix of London .....	925,110	365,644	1,290,754	76,292,447	74,730,133	324,495	319,750	22,873	None.
Royal .....	1,226,570	296,204	1,462,774	95,903,959	116,325,224	494,673	490,421	32,570	8,900
Scottish Union and National .....	268,177	30,780	318,957	20,715,628	26,675,534	100,416	96,963	10,177	938
Sun Insurance Office .....	313,880	54,613	368,523	22,993,896	28,909,918	158,813	150,869	21,898	None.
Union Assurance .....	537,750	119,474	659,224	42,317,245	47,500,236	236,898	215,580	39,305	2,900
Totals for 1905 .....	8,582,925	1,741,065	10,323,990	619,566,539	785,219,445	3,635,509	3,634,706	316,612	28,688
Totals for 1904 .....	8,743,666	1,363,952	9,707,618	609,942,293	745,153,661	9,206,425	9,173,919	283,516	36,670

  

AMERICAN COMPANIES.									
Atna Fire .....	255,163	39,151	294,314	17,904,076	22,914,600	86,938	85,265	1,816	None.
Connecticut Fire .....	95,886	12,312	108,198	5,741,266	6,861,228	17,049	18,730	2,354	None.
German-American .....	139,126	27,970	167,096	11,015,696	8,159,169	42,995	31,712	8,283	None.
Hartford Fire .....	545,981	74,070	620,051	37,682,588	38,587,884	191,315	183,198	20,676	None.
Home Fire .....	328,482	50,726	379,208	22,283,564	21,532,216	159,196	159,003	17,310	None.
Insurance Company of North America .....	290,547	43,932	334,499	21,696,730	24,597,323	91,488	82,456	12,924	1,500
Phoenix, of Brooklyn .....	274,999	51,782	326,781	18,441,615	18,399,694	117,285	97,903	20,150	None.
Phoenix, of Hartford .....	178,636	56,236	234,882	14,218,012	15,858,603	82,046	78,693	9,558	None.
Queen, of America .....	579,064	112,318	691,382	40,006,690	47,333,969	233,715	214,788	23,746	11,000
Rochester German .....	1,128	483	1,611	372,364	340,264	None.	None.	None.	None.
Totals for 1905 .....	2,689,032	468,990	3,158,022	188,712,561	204,586,950	1,023,027	966,748	116,817	12,500
Totals for 1904 .....	2,144,941	351,801	2,496,742	153,128,785	172,965,394	2,371,218	2,363,140	63,549	9,200

  

RECAPITULATION.									
Canadian Companies .....	3,013,714	1,684,564	4,698,278	391,816,272	328,340,100	1,468,076	1,399,065	160,240	14,046
British Companies .....	8,582,925	1,741,065	10,323,990	619,566,539	785,219,445	3,635,509	3,634,706	316,612	28,688
American Companies .....	2,689,032	468,990	3,158,022	188,712,561	204,586,950	1,023,027	966,748	116,817	12,500
Totals for 1905 .....	14,285,671	3,894,619	18,180,290	1,140,095,372	1,318,146,495	6,185,612	6,000,519	593,669	53,234
Totals for 1904 .....	13,169,882	2,913,234	16,083,116	1,002,365,105	1,215,013,931	14,191,847	14,099,534	466,570	53,229



## SUMMARY OF Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

Premiums Received.														Total.
1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.			
<i>Canadian Companies.</i>														
British America.....	113,833	114,377	135,852	174,047	191,635	194,077	184,799	146,532	174,892	174,006	166,401	186,895	1,956,746	
Canada Agricultural.....						109,892	131,639	115,897	97,468				454,896	
Canada Fire.....								94,788	133,625	118,065	141,378	167,609	655,455	
Citizens'.....							129,893	244,363	136,653	91,971	89,718	87,041	779,639	
Dominion.....									27,175	58,308	70,388		155,871	
*London Mutual Fire.....	69,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,602	945,654	
National Fire.....								86,098	93,812	60,070	44,046		284,026	
Ottawa Agricultural.....							7,947	64,882	86,174	35,858			194,861	
Provincial.....	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	66,012	60,600	62,550	1,434,350	
Quebec.....	72,234	72,725	73,602	77,508	75,169	79,433	86,242	82,203	80,042	146,773	116,754	128,298	888,531	
Royal Canadian.....						392,434	312,951	290,678	196,014	82,819	63,695	*107,879	1,553,902	
*Sovereign.....			20,680	53,121	55,623	83,250	80,061	92,656	95,117	82,819			740,931	
Stadacona.....						21,918	183,069	201,429	84,132				490,488	
Western.....	154,680	180,730	227,698	202,206	256,598	254,049	252,355	232,431	276,385	270,716	268,935	272,758	2,909,551	
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,935	1,161,896	1,102,822	1,190,029	13,444,901	
<i>British Companies.</i>														
Commercial Union.....	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258	
Guardian.....	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753	
Imperial.....	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098	
Lancashire.....	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177	
Liverpool and London and Globe.....	286,398	273,363	263,696	260,262	258,632	219,948	138,480	106,771	123,083	148,024	177,617	155,880	2,398,094	
London and Lancashire.....											9,448		9,448	
London Assurance.....	55,931	56,496	63,336	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	713,185	
North British.....	141,822	168,500	203,724	235,290	262,516	322,516	292,563	265,910	288,943	282,475	262,508	253,871	3,027,356	
Northern.....	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,628	75,175	721,919	
Norwich Union.....												20,507	90,507	
Phoenix, of London.....	86,081	82,643	80,133	108,215	158,403	188,503	162,630	151,223	177,844	171,410	150,898	162,339	1,659,722	
Queen.....	94,048	106,616	122,600	150,530	179,562	163,329	160,594	153,273	198,087	193,664	182,042	195,069	1,899,423	
Royal.....	241,683	238,451	262,509	315,848	371,045	405,501	351,514	323,450	360,915	359,006	343,317	417,150	4,000,389	
Scottish Commercial.....							37,446	46,774	76,952	82,240	80,516	19,513	343,421	
Scottish Imperial.....	4,878	22,367	36,133	53,192	59,030	60,011	46,250	45,363	48,389	54,590	51,503	52,044	535,710	
	1,119,011	1,185,398	1,269,846	1,469,020	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460	



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<i>American Companies.</i>											
Atua .....	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533
Agricultural of Watertown .....		5,431	68,361	73,613	64,641						103,175
Andes .....			31,431								47,290
Hartford .....	57,531	75,229	60,969	80,687	103,685	90,902	96,654	78,207	83,332	86,618	83,191
Hone .....							15,906				
Phenix, of Brooklyn .....								20,090	11,858	6,075	7,484
	165,166	194,781	314,452	382,243	352,255	259,049	264,395	228,455	213,830	211,594	225,512
											241,140
											3,003,372
R E C A P I T U L A T I O N .											
Canadian Companies .....	501,362	536,690	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822
British .....	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,957,220	1,994,940	1,899,154
American .....	165,166	194,781	314,452	352,243	352,255	259,049	264,395	228,455	213,830	211,594	225,512
Grand totals .....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488
											3,479,577
											36,285,733

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for re-insurance of risks of the National has not been included.

‡This is exclusive of \$63,310 received for re-insurance of the risks of Canada Agricultural and Ottawa Agricultural.

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## SUMMARY OF Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Totals for 1869 to 1880.		Premiums Received.										Totals for 1889 to 1891.	
	£	\$	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	£
<i>Canadian Companies.</i>														
British America.....	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	203,489	204,476	196,812	203,489	204,476	3,924,106
Canada Agricultural.....	454,896	32,981	181,353	228,265	193,181	203,269	206,340	203,727	205,308	187,409	205,281	205,308	187,409	454,895
Canada Fire.....	655,455	192,894	137,941	181,353	228,265	193,181	203,269	206,340	203,727	205,308	187,409	205,308	187,409	881,333
Citizens.....	779,639	100,873	34,371	121,071	152,920	197,317	207,629	211,585	203,489	204,476	196,812	203,489	204,476	2,831,626
Dominion.....	155,871	122,189	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,636	128,367	131,636	128,367	190,212
Eastern.....	945,654	284,926	194,861	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	247,979
*London Mutual Fire.....	194,861	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	2,277,728
National Fire.....	1,553,992	490,488	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	284,926
Ottawa Agricultural Provincial.....	194,861	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	1,434,350	194,861
Quebec.....	888,531	49,287	154,585	164,622	183,124	169,178	85,390	84,670	87,955	96,908	113,642	113,642	113,642	1,775,528
Royal Canadian.....	1,553,992	490,488	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	2,069,551	3,533,410
*Sovereign.....	740,931	123,476	102,554	88,443	118,246	124,324	111,148	118,618	129,882	131,636	128,367	131,636	128,367	1,055,404
Stadacona.....	490,488	282,469	312,621	332,669	330,548	330,904	331,096	338,010	340,858	333,592	333,190	333,592	333,190	490,488
Western.....	2,069,551	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,249,884	1,249,884	6,510,540
<i>British Companies.</i>														
Atlas.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,249,884	1,249,884	26,088,616
Caledonian.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	256,672
City of London.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	867,761
Commercial Union.....	1,472,258	277,885	307,967	127,100	149,665	171,592	170,338	170,317	160,215	153,789	143,490	140,758	144,246	1,531,430
Employers' Liability.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,823,347
Fire Insurance Association.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	354,153
Glasgow and London.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	68,352
Guardian.....	480,753	64,915	71,095	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,067	194,448	195,067	2,071,205
Imperial.....	1,463,698	170,486	179,520	199,062	205,142	185,778	182,141	195,650	213,440	218,135	211,895	218,135	211,895	3,636,571
Lancashire.....	1,084,177	137,980	208,539	210,139	226,468	208,454	194,767	182,695	212,992	223,197	253,223	253,223	253,223	3,466,890
Liverpool & London & Globe.....	2,398,694	157,565	161,962	195,602	213,133	207,436	224,060	232,994	253,446	257,022	279,594	279,594	279,594	4,868,807



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SUMMARY OF Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1902, inclusive.

	PREMIUMS RECEIVED.											Totals, for 1869 to 1902.	
	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.		
	%	%	%	%	%	%	%	%	%	%	%	%	
<i>Canadian Companies.</i>													
Anglo-American .....	3,924,105	172,414	202,076	220,308	276,294	288,119	306,273	302,255	347,188	91,925	157,846	224,463	474,234
British America .....	454,896										350,233	411,847	7,030,070
Canada Agricultural .....	881,333												454,896
Canada Fire .....							42,376	56,508	79,662	112,412	134,572	162,676	881,333
Citizens .....	2,834,626	22,335											588,206
Dominion .....	190,242												2,856,961
Eastern .....	247,679	190,663	264,511	164,115	27,826								190,242
Equity Fire .....											92,636	127,665	894,194
*London Mutual Fire .....	2,277,728	128,513	122,772	155,762	184,519	171,331	183,394	210,304	197,778	210,694	250,290	333,306	220,201
Maritime .....		98,585	129,379	161,649	153,365	107,568	69,671	71,789	69,638	76,378	93,260	79,142	4,426,391
National Fire .....	284,026												1,110,484
Ottawa Fire .....										117,386	130,532	140,285	284,026
Ottawa Agricultural .....	194,861												388,203
Provincial .....	1,434,350												194,861
Quebec .....	1,775,528	111,578	90,631	86,522	90,259	98,792	86,359	105,512	99,369	87,494	90,570	91,114	1,434,350
Royal Canadian .....	3,533,410	4,613											2,813,668
†Sovereign .....	1,055,404												3,538,023
Stadacona .....	490,488												1,055,404
Victoria-Montreal .....										41,853	37,474		490,488
Western .....	6,510,540	323,340	328,428	319,848	418,865	396,045	343,143	375,539	348,251	329,120	427,571	482,295	79,327
	26,088,616	1,652,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	10,603,003
<i>British Companies.</i>													
§Allion Fire Ins. Ass'n .....	1,243,401	105,216	119,693										1,468,310
Alliance .....	172,368	203,641		175,016	169,589	155,115	181,141	187,036	184,326	150,786	105,469	147,381	1,831,868
Atlas .....	256,672	92,890	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	248,078	234,796	1,932,563
Caledonian .....	807,761	112,084	133,021	147,031	157,169	158,810	161,718	171,777	209,222	218,202	245,705	260,582	2,843,082
City of London .....	1,531,430	56,824											1,588,255
Commercial Union .....	4,823,347	357,747	364,276	385,647	373,555	362,375	352,964	342,317	343,388	372,261	424,009	442,169	8,944,055
Employers' Liability .....	278,603	76,958	94,128										364,689
§Glasgow and London .....	1,619,733												1,619,733
Guardian .....	2,071,205	236,617	294,310	287,175	290,007	322,355	313,722	300,025	320,833	322,218	395,463	445,008	5,599,538
Imperial .....	3,466,890	201,177	189,962	186,055	186,812	200,828	214,030	235,373	275,460	293,722	306,499	159,907	6,085,796
Lancashire .....		285,920	259,563	260,854	278,705	275,227	287,045	307,238	327,886	329,015	332,030	471	6,210,844
Law Union and Crown .....											50,430	63,630	207,292
Liverpool & L. & Globe .....	4,868,807	312,472	323,872	330,175	353,996	353,541	352,228	343,981	349,264	369,966	399,352	417,774	8,775,428

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London & Lancashire...	1,236,167	190,308	194,053	170,472	181,436	135,260	214,128	209,023	207,095	220,607	251,142	259,033	3,528,664
London Assurance....	1,510,394	104,206	107,918	118,754	121,333	134,906	128,400	131,713	131,420	116,182	134,952	135,187	2,875,455
Manchester .....	149,376	118,940	118,940	190,000	171,291	186,969	195,416	198,857	219,727	223,674	220,291	219,727	2,187,726
National of Ireland ..	577,571	90,473	100,301	115,078	128,282	131,701	134,859	144,123	150,159	160,024	220,536	268,000	2,235,110
North British .....	6,377,004	380,393	383,663	396,615	392,021	402,927	431,063	431,314	450,855	448,853	505,536	569,743	11,230,017
Northampton .....	2,480,608	170,128	172,523	161,571	181,064	192,000	197,622	224,111	258,008	266,315	326,194	360,501	4,999,765
Norwich Union .....	968,766	118,399	142,281	137,557	187,824	213,065	270,584	270,860	279,969	283,292	347,145	396,357	3,627,239
Phoenix, of London....	3,972,211	250,285	260,576	260,566	304,805	319,317	362,427	403,622	502,004	538,801	594,203	705,736	8,475,113
Queen .....	4,351,694	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,351,694
Royal .....	9,889,002	567,387	594,631	568,972	604,234	616,175	690,107	583,260	613,666	639,260	814,149	981,836	17,073,299
Scottish Commercial..	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial .....	672,855	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scot. Union & National	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office..	.....	37,131	93,809	127,494	164,509	175,496	181,170	175,809	177,679	178,670	222,504	247,225	1,781,496
Union Assurance Soc.	82,658	104,398	135,047	192,360	213,306	244,584	271,727	248,018	288,282	284,567	301,851	294,872	2,661,580
United Fire .....	183,862	173,044	187,094	156,490	18,027	.....	.....	.....	.....	.....	.....	.....	718,477
<i>American Companies.</i>	53,340,768	4,455,174	4,623,196	4,602,747	4,750,290	5,006,047	5,105,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
Atena .....	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,643	176,236	190,952	209,001	4,711,539
Agricult. of Watertown.	1,074,187	61,923	51,585	43,930	35,188	33,229	4,058	.....	.....	.....	.....	.....	1,309,100
American Fire .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	72,825
Andes .....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Connecticut .....	215,361	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	59,090	59,090
Hartford .....	2,351,998	144,453	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	82,277
Home, New York .....	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,690	1,305,758
Ins. Co. of N. America	676,491	89,314	89,314	100,185	100,185	91,809	91,922	75,132	77,288	120,384	147,379	178,036	1,793,898
Phoenix, of Brooklyn	175,850	21,876	238,319	192,951	197,867	155,162	149,922	127,588	119,616	124,755	126,764	139,791	1,960,453
Phoenix, of Hartford..	42,800	271,681	272,214	273,504	282,281	286,057	282,753	296,364	302,828	312,525	415,541	500,735	3,534,703
Queen, of America....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand totals .....	7,577,403	1,064,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726

## RECAPITULATION.

Canadian companies...	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British .....	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,105,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
American .....	7,577,403	1,064,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand totals .....	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,659,348	10,577,084	177,020,974

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk. ‡ Not including \$124,272 re-insurance of risks of the Sovereign Fire Insurance Company.

§ Formerly the Fire Insurance Association.

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SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1905, inclusive.

	Totals for 1869 to 1902.	Premiums received 1903.	Premiums received 1904.	Premiums received 1905.	Totals for 1869 to 1905.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Acadia Fire .....				46,136	46,136
Anglo American .....	474,234	271,787	284,863	286,564	1,317,448
British America .....	7,030,070	424,684	532,271	470,969	8,457,994
Canada Agricultural .....	454,896				454,896
Canada Fire .....	881,333				881,333
Canadian Fire .....	588,206	180,485	205,087	218,917	1,192,685
Citizens .....	2,856,961				2,856,961
Dominion .....	190,242				190,242
Eastern .....	894,194				894,194
Equity Fire .....	220,201	135,900	151,142	182,851	690,094
* London Mutual Fire .....	4,426,391	392,062	430,190	458,212	5,706,855
Manitoba Assurance Co. ....				99,219	99,219
Mercantile Fire .....	1,110,484	80,009	92,760	96,861	1,380,114
Montreal-Canada Fire .....			127,386	231,025	358,411
National Fire .....	284,026				284,026
Nova Scotia Fire .....				32,857	32,857
Ottawa Fire .....	388,203	190,351	161,041	175,239	914,834
Ottawa Agricultural .....	194,861				194,861
Provincial .....	1,434,350				1,434,350
Quebec .....	2,813,668	93,964	119,631	126,742	3,154,005
Royal Canadian .....	3,538,023				3,538,023
† Sovereign .....	1,055,404				1,055,404
Stadacona .....	490,488				490,488
Victoria-Montreal .....	79,327				79,327
Western .....	10,603,003	513,256	576,904	588,122	12,281,285
	40,008,565	2,282,498	2,681,275	3,013,714	47,986,052
<i>British Companies.</i>					
§ Albion Fire Insurance Association .....	1,468,310				1,468,310
Alliance .....	1,831,868	204,485	242,675	154,112	2,453,140
Atlas .....	1,952,563	292,829	374,880	395,116	3,015,388
Caledonian .....	2,843,082	262,839	300,843	313,320	3,720,084
City of London .....	1,588,254				1,588,254
Commercial Union .....	8,944,055	458,743	528,215	539,213	10,470,226
Employers Liability .....	364,689				364,689
‡ Glasgow and London .....	1,619,733				1,619,733
Guardian .....	5,599,538	489,256	547,241	554,461	7,190,496
Imperial .....	6,085,796				6,085,796
Lancashire .....	6,210,844				6,210,844
Law Union and Crown .....	207,296	83,194	117,898	123,828	532,216
Liverpool and London and Globe .....	8,775,428	684,482	957,611	1,086,199	11,503,720
London and Lancashire Fire .....	3,528,664	275,349	316,239	322,394	4,442,646
London Assurance .....	2,875,455	131,060	144,315	154,059	3,284,889
Manchester .....	2,187,726	197,750	114,838		2,509,314
National of Ireland .....	2,235,110	272,129	100,347		2,607,586
North British and Mercantile .....	11,230,017	569,180	648,079	680,717	13,127,993
Northern .....	4,999,765	383,105	446,894	470,404	6,300,168
Norwich Union .....	3,627,239	421,145	497,861	535,615	5,081,860
Phoenix, of London .....	8,475,113	684,265	805,691	925,110	10,889,579
Queen .....	4,354,694				4,354,694
Royal .....	17,073,299	973,773	1,107,031	1,226,570	20,380,673
Scottish Commercial .....	343,421				343,421
Scottish Imperial .....	672,855				672,855
Scottish Union and National .....	2,951,316	337,110	309,052	268,177	3,865,655
Sun Insurance Office .....	1,781,496	251,833	300,260	313,880	2,647,469
Union Assurance Society .....	2,661,580	361,905	484,296	539,750	4,047,531
United Fire .....	718,477				718,477
	117,207,683	7,334,432	8,343,666	8,582,925	141,468,706

\* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 re-insurance of risks of the Sovereign Fire Insurance Company. § Formerly the Fire Insurance Association.

## SESSIONAL PAPER No. 8

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1905, inclusive—*Concluded*.

	Totals for 1869 to 1902.	Premiums received 1903.	Premiums received 1904.	Premiums received 1905.	Totals for 1869 to 1905.
<i>American Companies.</i>	\$	\$	\$	\$	\$
Etna.....	4,711,539	212,034	236,078	255,163	5,414,814
Agricultural, of Watertown.....	1,309,100				1,309,100
American Fire.....	72,325				72,325
Andes.....	31,431				31,431
Connecticut Fire.....	721,078	63,666	73,997	95,886	954,627
German-American.....				139,126	139,126
Hartford Fire.....	4,282,164	249,366	361,430	545,981	5,438,941
Home, New Haven.....					
Home, New York.....	82,277	184,321	280,366	328,482	875,446
Insurance Company of North America.....	1,305,758	217,291	246,203	290,547	2,059,899
Phoenix, of Brooklyn.....	1,793,898	190,020	237,783	274,999	2,496,700
Phoenix, of Hartford.....	1,960,453	145,432	177,554	178,656	2,462,095
Queen, of America.....	3,534,703	503,602	531,530	579,064	5,150,899
Rochester German.....				1,128	1,128
	19,804,726	1,767,832	2,144,941	2,689,032	26,406,531

## RECAPITULATION.

Canadian Companies.....	40,008,565	2,282,498	2,681,275	3,013,714	47,986,052
British ".....	117,207,683	7,334,432	8,343,666	8,582,925	141,468,706
American ".....	19,804,726	1,767,832	2,144,941	2,689,032	26,406,531
Grand total.....	177,020,974	11,384,762	13,169,882	14,285,671	215,861,289



SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

Losses Paid.														Total.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	%	
<i>Canadian Companies.</i>														
British America.....	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943	
Canada Agricultural.....						41,317	63,437	102,056	83,291				290,101	
Canada Fire.....										68,517	102,582	120,719	472,220	
Citizens.....							62,632	168,608	309,010	79,559	71,197	55,674	736,720	
Dominion.....										10,676	34,024	48,973	93,073	
London Mutual.....	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,353	67,599	85,031	75,068	723,903	
National Fire.....								42,830	167,447	48,944	28,502		287,732	
Ottawa Agricultural.....							280	14,362	32,748	40,779			108,164	
Provincial.....	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522	15,304	19,511	28,807	613,504	
Quebec.....	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	37,747	53,147	54,597	63,473	1,546,450	
Royal Canadian.....						157,672	322,405	332,977	560,179	65,351	58,777	88,941	453,479	
Sovereign.....			2,132	10,074	20,249	37,210	44,546	66,201	59,998	189,755			773,695	
Stradcona.....							54,854	243,016	286,070				1,733,503	
Western.....	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794		
	276,116	453,414	414,339	510,469	487,649	602,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,931	
<i>British Companies.</i>														
Commercial Union.....	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734	
Guardian.....	None	1,200	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617	
Imperial.....	27,387	71,589	67,986	80,965	71,295	68,886	105,942	55,946	640,979	67,280	82,762	49,903	1,411,070	
Lancashire.....	29,368	28,212	25,035	53,670	46,802	45,088	49,373	40,307	454,572	70,674	90,180	87,434	1,017,755	
Liverpool and London and Globe.....	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,063	78,429	54,763	2,201,635	
London and Lancashire.....												465	465	
London Assurance.....	66,274	33,221	35,034	84,493	43,875	56,724	16,514	37,888	25,118	29,697	44,827	14,406	488,101	
North British.....	47,829	115,967	140,757	119,605	110,154	137,391	220,039	171,265	1,052,876	118,497	168,880	119,851	2,543,711	
Northern.....	6,609	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382	
Norwich Union.....												1,415	1,415	
Phoenix, of London.....	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041	
Queen.....	31,800	56,251	89,272	101,478	90,538	126,903	123,729	135,068	856,975	111,799	115,064	79,914	1,497,781	
Royal.....	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275	
Scottish Commercial.....							9,977	39,648	14,247	37,401	46,489	20,617	177,329	
Scottish Imperial.....	Acme.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765	
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076	



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American Companies.											
Etna .....	82,299	111,235	116,943	142,928	182,368	103,804	113,761	62,622	342,208	63,166	87,139
Agricultural, of Watertown .....	100	100	13,168	33,616	28,204	.....	.....	.....	.....	1,196	34,325
Andes .....	.....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford .....	29,198	35,726	76,681	86,735	16,647	39,719	65,394	21,948	167,290	47,221	55,215
Rome .....	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Phoenix, of Brooklyn .....	.....	.....	.....	.....	.....	.....	2,558	15,719	77,044	2,451	5,626
Grand totals .....	172,188	147,061	212,400	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305
RECAPITULATION.											
Canadian Companies .....	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353
British .....	574,416	1,024,362	922,400	1,136,167	967,316	1,126,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540
American .....	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305
Grand totals .....	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198
* Formerly the Agricultural Mutual. † Formerly the Isolated Risk.											
Canadian Companies .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand totals .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.



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London and Lancashire.....	465	9,379	30,537	76,682	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,450	606,200
London Assurance.....	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	33,279	911,475
Manchester.....				6,472	24,700	38,094	76,134	53,554	43,823	37,437	67,000	47,625	54,225
National of Ireland.....				168,409	190,535	155,895	186,642	190,732	165,052	199,430	174,988	246,459	4,656,555
Northern.....	929,382	65,338	89,217	87,365	166,240	165,279	130,757	100,586	99,298	86,775	126,009	101,091	2,078,967
Norwich Union.....	1,415	14,265	40,436	54,098	48,035	46,074	46,101	62,316	46,101	36,618	54,650	68,605	521,276
Phoenix, of London.....	947,041	121,329	123,946	145,025	176,594	91,904	150,407	112,280	96,786	88,548	116,201	138,527	2,302,618
Queen.....	1,927,581	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal.....	3,631,275	324,667	315,855	418,241	360,084	295,008	297,443	307,772	284,209	227,111	294,526	366,376	6,495,567
Scottish Commercial.....	177,229												177,329
Scottish Imperial.....	400,765	21,821	39,563	21,229									483,408
Scottish Union and National		8,318	13,599	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	332,263
Union Assurance Society												33,275	34,400
United Fire.....												1,125	79,965
<i>American Companies.</i>													
Etna.....	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
Agricultural of Watertown..	1,452,762	60,918	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,047	74,395	2,184,433
Andes.....	5,668	29,316	29,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,568
Connecticut.....													5,668
Hartford.....	671,932	71,227	56,554	71,415	85,534	68,868	69,043	65,544	23,546	10,117	13,822	13,462	91,889
Home.....	60,691												1,493,279
Insurance Co. of N. America.													60,691
Phoenix, of Brooklyn.....	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	27,297	46,323	420,132
Phoenix, of Hartford.....													73,474
Queen, of America.....													82,820
													7,994
Grand totals.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,969	228,922	300,916	411,801	5,010,234

## RECAPITULATION.

Canadian Companies.....	9,888,934	1,336,758	753,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,695
British.....	16,948,076	1,639,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
American.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,969	228,922	300,916	411,801	5,010,234
Grand totals.....	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,637	63,783,116

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

## SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1902, inclusive.

	Losses Paid.												Totals for 1869 to 1902.
	Totals for 1869 to 1891.												
	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.		
<i>Canadian Companies.</i>													
Anglo-American.....	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	51,894	82,516	165,206	281,526
British America.....	290,101									217,077	209,468	160,072	4,272,612
Canada Agricultural.....	698,133												290,101
Canada Fire.....													698,133
Canadian ".....													267,861
Citizens'.....	2,258,637	28,521	712										2,287,870
Eastern.....	148,255												148,255
Dominion.....	108,659	119,835	188,314	151,672	64,481								632,961
Equity Fire.....													55,075
London Mutual Fire.....	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	3,018,331
Mercantile.....	82,370	81,686	99,890	125,110	127,692	44,214	43,066	34,293	34,293	52,655	47,589	28,076	768,641
National Fire.....	287,732												287,732
Ottawa ".....													203,188
Provincial.....	108,164												108,164
Quebec.....	957,146												957,146
Royal Canadian.....	1,531,137	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	2,317,619
Sovereign.....	2,980,644	8,306											2,988,950
Stadacona.....	736,216												736,216
Victoria Montreal.....	773,695												773,695
Western.....	3,742,657	226,440	211,459	211,637	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287	50,878
	18,689,695	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	6,283,100
<i>British Companies.</i>													
Albion Fire Insur. Associat.....	843,615	90,724	82,427										1,016,766
Alliance.....	115,399	177,903											1,421,507
Atlas.....	166,134	53,611	76,226	65,669	71,814	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,283,212
Calderonian.....	578,162	59,888	97,590	102,019	93,696	99,723	101,706	95,913	107,356	149,353	147,632	141,318	1,972,456
City of London.....	934,518	42,937											977,455
Commercial Union.....	3,404,249	289,795	253,659	241,680	298,272	224,425	255,943	276,668	287,269	300,438	281,721	153,784	6,267,901
Employers' Liability.....	150,729	51,649	53,423										255,901
Glasgow and London.....	1,167,345												1,167,345
Guardian.....	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,292,971
Imperial.....	2,538,997	161,672	160,669	169,880	104,225	104,225	121,872	118,173	199,057	307,418	216,795	104,145	4,181,342
Lancashire.....	2,453,651	173,592	196,318	137,654	223,166	165,504	205,372	153,435	243,329	293,364	206,042	20,273	4,492,270
Law Union and Crown.....													32,063
Liverpool & London & Globe.....	3,647,633	262,829	281,337	215,783	249,608	204,133	259,826	209,097	280,406	301,869	343,103	187,846	6,383,410

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London and Lancashire.....	606,200	106,277	95,406	108,758	162,376	89,098	105,652	226,586	106,307	195,108	135,574	114,700	2,051,952
London Assurance.....	911,475	47,823	75,476	73,179	109,385	62,386	100,147	156,950	77,269	132,271	113,541	43,430	1,905,382
Manchester.....	54,225	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,384	321,487	204,759	73,324	1,694,241
National of Ireland.....	391,228	61,713	77,817	65,741	77,705	77,705	85,491	140,729	147,556	149,933	128,980	120,683	1,479,390
North British.....	4,656,555	240,402	336,358	225,264	240,098	200,703	332,504	272,694	345,245	520,111	354,265	233,388	7,966,547
North.....	2,078,967	101,738	121,612	113,862	156,392	132,833	110,389	125,395	138,868	187,078	242,012	100,804	3,629,880
Norwich Union.....	521,276	74,582	91,212	114,258	131,346	123,332	172,310	196,340	171,356	293,017	252,542	176,084	2,317,655
Phoenix, of London.....	135,335	165,067	162,357	149,890	138,331	193,552	290,395	318,356	396,234	398,455	242,672	4,833,362	3,325,321
Queen.....	3,325,321	361,616	446,332	402,665	439,127	389,995	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Royal.....	6,495,567	177,329	177,329	177,329	177,329	177,329	177,329	177,329	177,329	177,329	177,329	177,329	177,329
Scottish Commercial.....	483,408	352,265	352,265	352,265	352,265	352,265	352,265	352,265	352,265	352,265	352,265	352,265	483,408
Scottish Insurance.....	352,265	352,265	352,265	352,265	352,265	352,265	352,265	352,265	352,265	352,265	352,265	352,265	352,265
Union Assurance Office.....	34,400	47,227	91,849	117,321	127,557	143,141	118,861	188,401	179,213	280,041	281,280	105,155	1,294,784
United Fire.....	79,965	153,670	165,277	121,534	28,994	28,994	118,861	188,401	179,213	280,041	281,280	105,155	1,714,466
<i>American Companies.</i>	40,083,277	2,878,149	3,496,112	3,094,361	3,402,337	2,845,994	3,334,667	3,557,122	3,807,212	5,515,231	4,889,192	2,724,487	79,688,641
Alma.....	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,403,489
Agricultural of Watertown.....	629,558	47,990	43,037	55,666	42,230	36,603	2,104	5,207	38,774	44,552	31,879	27,090	857,278
American Fire.....	5,668	15,990	20,198	13,619	29,468	21,491	33,503	50,238	111,647	263,300	147,172	70,822	66,980
Andros.....	91,880	72,716	97,167	94,407	118,373	80,304	99,252	119,092	111,647	263,300	147,172	70,822	5,668
Connecticut Fire.....	60,691	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	1,794	1,794
Hartford.....	32,970	73,286	63,214	62,606	48,536	56,806	35,176	48,309	48,309	68,853	97,917	54,700	69,749
Home, New York.....	429,932	169,316	229,819	145,013	140,932	133,092	129,858	108,471	106,457	90,908	80,225	47,177	900,525
Ins. Co. of North America.....	82,820	191,150	171,608	184,851	188,697	169,841	160,839	119,542	185,612	267,054	241,165	213,140	1,126,694
Phoenix, of Brooklyn.....	7,994	706,992	759,429	692,631	784,410	613,941	648,275	639,600	677,725	1,245,975	875,865	562,588	1,435,091
Queen, of America.....	5,010,234	4,377,270	5,052,690	4,589,363	4,963,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	2,101,193
Grand totals.....	63,783,116	4,377,270	5,052,690	4,589,363	4,963,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	13,217,635

RECAPITULATION.

Canadian Companies.....	18,689,665	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British.....	40,083,277	2,878,149	3,496,112	3,094,361	3,402,337	2,845,994	3,334,667	3,557,122	3,807,212	5,515,231	4,889,192	2,724,487	79,688,641
American.....	5,010,234	706,992	759,429	692,631	784,410	613,941	648,275	639,600	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals.....	63,783,116	4,377,270	5,052,690	4,589,363	4,963,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	13,217,635

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

‡ Formerly the Fire Insurance Association.

5-6 EDWARD VII., A. 1906

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Losses paid in 1905.	Totals for 1869 to 1905.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Acadia Fire .....				6,463	6,463
Anglo American .....	239,526	163,612	311,345	143,737	858,220
British America .....	4,272,612	208,212	529,763	242,700	5,253,287
Canada Agricultural .....	290,101				290,101
Canada Fire .....	698,133				698,133
Canadian Fire .....	267,861	102,613	156,040	75,736	603,050
Citizens .....	2,287,870				2,287,870
Dominion .....	148,255				148,255
Eastern .....	632,961				632,961
Equity Fire .....	93,031	83,068	142,503	95,812	414,414
*London Mutual Fire .....	3,018,331	222,565	331,429	258,976	3,831,301
Manitoba Assurance Co .....				35,031	35,031
Mercantile Fire .....	768,641	41,137	112,271	27,283	949,332
Montreal-Canada Fire .....			87,819	116,052	203,871
National Fire .....	287,732				287,732
Nova Scotia Fire .....				7,998	7,998
Ottawa Fire .....	203,488	123,038	188,564	86,738	601,828
Ottawa Agricultural .....	108,164				108,164
Provincial .....	957,146				957,146
Quebec Fire .....	2,317,619	36,962	142,877	44,518	2,541,976
Royal Canadian .....	2,988,950				2,988,950
†Sovereign .....	736,216				736,216
Stadacona .....	773,695				773,695
Victoria-Montreal .....	59,878				59,878
Western .....	6,283,100	228,471	558,864	257,221	7,327,656
	27,433,310	1,209,678	2,561,475	1,399,065	32,603,528
<i>British Companies.</i>					
‡Albion Fire Insurance Association .....	1,016,766				1,016,766
Alliance .....	1,421,507	114,540	556,239	87,964	2,180,350
Atlas .....	1,283,212	141,022	488,703	227,883	2,140,820
Caledonian .....	1,972,456	132,790	368,008	158,152	2,631,406
City of London .....	977,455				977,455
Commercial Union .....	6,267,901	261,278	559,371	223,062	7,311,612
Employers' Liability .....	255,801				255,801
Glasgow and London .....	1,167,345				1,167,345
Guardian .....	4,202,971	285,672	446,445	284,460	5,219,548
Imperial .....	4,181,342				4,181,342
Lancashire .....	4,492,270				4,492,270
Law Union and Crown .....	92,503	58,317	117,666	26,826	295,412
Liverpool and London and Globe .....	6,383,410	273,920	813,101	430,892	7,901,323
London & Lancashire Fire .....	2,051,952	148,788	422,806	131,844	2,755,390
London Assurance .....	1,905,332	78,041	168,649	54,203	2,206,225
Manchester .....	1,664,241	102,460	147,537		1,914,238
National of Ireland .....	1,479,390	156,895	70,532		1,706,837
North British and Mercantile .....	7,966,547	316,374	741,146	282,439	9,306,506
Northern .....	3,629,880	261,952	555,909	219,090	4,666,831
Norwich Union .....	2,317,655	224,809	454,874	234,299	3,231,637
Phoenix of London .....	4,833,262	307,293	613,373	319,759	6,073,687
Queen .....	3,325,321				3,325,321
Royal .....	11,071,294	497,345	1,379,588	490,421	13,438,648
Scottish Commercial .....	177,329				177,329
Scottish Imperial .....	483,408				483,408
Scottish Union and National .....	1,599,301	172,657	536,796	96,963	2,405,717
Sun Insurance Office .....	1,204,784	131,057	326,955	150,869	1,813,665
Union Assurance Society .....	1,714,466	138,454	405,201	215,580	2,473,701
United Fire .....	549,440				549,440
	79,688,641	3,803,764	9,172,919	3,634,706	96,300,030

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

‡ Formerly the Fire Insurance Association.

## SESSIONAL PAPER No. 8

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1905, inclusive—*Concluded.*

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Losses paid in 1905.	Totals for 1869 to 1905.
<i>American Companies.</i>	\$	\$	\$	\$	\$
Etna.....	3,469,489	116,992	262,709	95,265	3,944,455
Agricultural, of Watertown.....	857,278	.....	.....	.....	857,278
American Fire.....	66,980	.....	.....	.....	66,980
Andes.....	5,668	.....	.....	.....	5,668
Connecticut Fire.....	418,691	48,497	112,941	18,730	598,859
German-American.....	.....	.....	.....	34,712	34,712
Hartford Fire.....	2,767,571	102,555	333,008	185,198	3,388,422
Home, New Haven.....	60,691	.....	.....	.....	60,691
Home, New York.....	1,794	61,654	425,292	159,003	647,743
Insurance Company of North America.....	906,525	108,194	302,134	82,456	1,399,309
Phenix, of Brooklyn.....	1,126,664	81,713	241,826	97,903	1,548,106
Phenix, of Hartford.....	1,435,091	76,268	144,197	78,695	1,734,249
Queen, of America.....	2,101,193	261,401	542,943	214,788	3,120,325
Rochester German.....	.....	.....	.....	.....	.....
	13,217,635	857,274	2,365,140	966,748	17,406,797

## RECAPITULATION.

Canadian Companies.....	27,433,310	1,209,678	2,561,475	1,399,065	32,603,528
British ".....	79,688,641	3,803,764	9,172,919	3,634,706	96,300,030
American ".....	13,217,635	857,274	2,365,140	966,748	17,406,797
	120,339,586	5,870,716	14,099,534	6,000,519	146,310,355



5-6 EDWARD VII., A. 1906

## SUMMARY of Fire Insurance in Canada for the Years 1869 to 1905, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid.
CANADIAN COMPANIES.				
	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,459,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	24,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,351,153	153,436,408	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,641	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,002
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,606,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,995	221,756,637	1,009,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
Totals.....	47,986,052	4,963,600,567	.....	32,603,528
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,932,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,855,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	406,900,791	549,223,123	2,875,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337



## SESSIONAL PAPER No. 8

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1905, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid.
<b>BRITISH COMPANIES—<i>Con.</i></b>				
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
Totals.....	141,468,706	13,325,871,346	.....	96,300,030
<b>AMERICAN COMPANIES.</b>				
1869.....	165,166*	9,702,356*	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928*	147,061
1871.....	314,452	27,367,712*	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	250,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,888,750	99,389
1877.....	213,830	21,013,457	18,293,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	40,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
Totals.....	26,406,531	2,348,024,357	.....	17,406,797
<b>TOTALS FOR ALL YEARS FROM 1869 TO 1905, INCLUSIVE.</b>				
Canadian Companies.....	47,986,052	4,963,600,567	.....	32,603,528
British ".....	141,468,706	13,325,871,346	.....	96,300,030
American ".....	26,406,531	2,348,024,357	.....	17,406,797
Grand totals.....	215,861,289	20,637,496,270	.....	146,310,355

\* These returns are imperfect.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine business done by Companies combining these branches, for 1905.

BRITISH AMERICA ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount of Risk at Date.	Net Amount of Losses incurred during the Year.	Net amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Registered.	Registered.	
	\$	\$	\$	\$	\$	%	\$	
Fire Insurance .....	2,001,574	272,521,682	256,547,016	1,062,760	1,097,516	116,797	5,884	Total business, Dec. 31, 1905.
Inland Marine .....	153,867	98,357,501	1,943,655	157,034	168,764	9,826	None.	
Ocean Marine .....	262,325	54,079,482	5,461,736	295,365	296,898	14,413	None.	
Total .....	2,417,766	354,958,615	263,952,407	1,455,159	1,473,178	141,036	5,884	

CANADIAN FIRE INSURANCE COMPANY.

In Canada .....	218,917	17,125,321	18,014,966	76,572	76,536	5,434	1,000	Total business, Dec. 31, 1905.
In other Countries .....	9,196	814,820	798,205	1,952	1,952	None.	None.	
Total .....	228,113	17,940,141	18,813,171	78,524	78,488	5,434	1,000	

EQUITY FIRE INSURANCE COMPANY.

In Canada .....	182,851	17,565,171	16,231,893	96,502	95,812	3,479	2,000	Total business, Dec. 31, 1905.
In other Countries .....	51,184	4,353,703	2,597,170	52,915	43,594	8,956	3,368	
Total .....	233,985	21,918,874	18,829,063	149,417	139,406	12,435	5,368	

WESTERN ASSURANCE COMPANY.

Fire Insurance .....	2,797,135	459,131,425	379,918,158	1,592,087	1,559,083	149,903	3,365	Total business, Dec. 31, 1905.
Inland Marine .....	312,829	61,737,458	4,308,036	280,993	278,734	15,002	None.	
Ocean Marine .....	470,864	84,891,677	5,627,566	400,645	373,294	52,105	None.	
Total .....	3,580,828	605,670,560	389,853,760	2,273,725	2,211,021	217,010	3,365	

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∞ Fire Insurance .....  
 — Inland Marine .....  
 — Total .....  
 — F

## ETNA INSURANCE COMPANY.

	17,904,076 1,287,612	22,914,600 65,950	86,938 5,071	95,245 5,671	1,816 None.	None. None.	In Canada, November 30, 1905.
	255,163 8,663						
	263,826	19,191,688	92,669	100,936	1,816	None.	
Total.....		22,980,550					

## INSURANCE COMPANY OF NORTH AMERICA.

	21,696,730 1,421,384	24,597,323 74,335	91,488 10,188	82,456 2,111	12,924 9,428	1,500 None.	In Canada, December 31, 1905.
Fire Insurances.....	290,547 6,130						
Inland Marine.....		23,118,114	101,676	84,567	22,352	1,500	
Total.....	296,677						

## OTTAWA FIRE INSURANCE COMPANY.

	15,690,830 392,550	16,034,230 310,858	101,676 2,552	86,738 1,810	16,803 None.	2,100 1,500	Total business Dec. 31 1905.
In Canada.....	175,239 3,663						
In Other Countries.....		15,993,380	104,228	88,548	16,803	3,600	
Total.....	178,902						

## LONDON MUTUAL FIRE INSURANCE COMPANY.

	43,443,344 6,245,715	67,605,894 3,317,516	262,320 74,705	258,976 66,766	20,915 8,604	5,666 4,375	Total business, Dec. 31, 1905.
In Canada.....	498,212 67,475						
In Other Countries.....		49,680,059	537,025	325,742	29,519	10,041	
Total.....	525,687						

## MONTREAL-CANADA FIRE INSURANCE COMPANY.

	23,825,408 2,349,922	26,714,297 1,750,551	120,350 41,277	116,052 36,855	9,227 6,169	None. None.	Total business, Dec. 31, 1905.
In Canada.....	231,025 39,476						
In Other Countries.....		26,175,330	161,627	152,907	15,396	None.	
Total.....	270,501						

## ANGLO-AMERICAN FIRE INSURANCE COMPANY.

	30,237,132 143,750	28,912,425 94,973	169,640 None.	143,737 None.	27,820 None.	1,280 None.	Total business, Dec. 31, 1905.
In Canada.....	286,564 1,178						
In Other Countries.....		30,380,882	169,640	143,737	27,820	1,280	
Total.....	287,742						

INLAND Marine Insurance Business in Canada, 1905.

	Net Cash Received for Premiums.	Gross Amount of Policies, Now and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.							
British America.....	\$ 6,210	1,690,889	None.	8,357	587	None.	8,621
Western.....	16,118	3,865,241	None.	3,975	None.	None.	3,975
Totals.....	22,328	5,556,130	None.	12,332	587	None.	12,596
BRITISH COMPANIES.							
British and Foreign Marine.....	119,765	24,756,800	174,896	188,602	138	None.	188,740
Marine Insurance Co. ....	1,254	260,880	None.	None.	None.	None.	None.
Totals.....	121,019	25,017,680	174,896	188,602	138	None.	188,740
AMERICAN COMPANIES.							
Etna.....	8,653	1,287,612	65,950	5,671	None.	None.	5,671
Insurance Co. of North America .....	6,130	1,421,384	74,335	2,111	9,428	None.	10,188
Totals.....	14,793	2,708,996	140,285	7,782	9,428	None.	15,859
RECAPITULATION.							
Canadian Companies.....	22,328	5,556,130	None.	12,332	587	None.	12,596
British Companies.....	121,019	25,017,680	174,896	188,602	138	None.	188,740
American Companies.....	14,793	2,708,996	140,285	7,782	9,428	None.	15,859
Totals for 1905.....	158,140	33,282,806	615,181	208,716	10,153	None.	217,195
Totals for 1904.....	67,975	16,651,775	62,500	25,876	1,257	None.	17,382

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## STATEMENT of General Fire Assets and Liabilities of British Companies, December 31, 1905.

Companies.	Assets.	LIABILITIES.				Surplus of Assets over Liabilities.	Capital Paid Up.	Reserve of Capital Uncalled.
		*Uncared Premiums.	Out- standing Losses.	Sundry.	Total Liabilities.			
	£	£	£	£	£	£	£	£
Alliance. ....	3,880,358	554,312	74,007	37,953	666,232	3,214,026	812,855	4,637,115
Atlas. ....	1,129,881	390,135	110,409	141,908	845,452	584,429	264,000	1,336,000
Calcuttan. ....	3,734,768	260,916	29,382	8,909	299,207	455,561	107,500	430,000
Commercial Union. ....	3,336,441	1,262,852	132,638	234,015	1,654,485	1,681,956	250,000	1,293,014
Guardian. ....	1,961,075	301,123	15,272	61,434	377,829	1,583,246	1,000,000	1,000,000
Law Union and Crown. ....	803,402	128,147	16,484	36,071	180,702	622,700	373,360	1,235,640
Liverpool and London and Globe. ....	4,014,001	1,371,919	164,248	136,520	1,672,686	2,371,305	245,610	1,754,360
Liverpool and Lancashire Fire. ....	2,630,199	731,866	110,892	234,072	1,136,830	1,493,369	227,500	2,047,500
London Assurance. ....	1,964,495	336,962	39,354	29,965	397,281	1,967,214	448,275	2,062,563
North British. ....	4,276,492	1,164,117	190,575	192,399	1,507,091	2,769,401	300,000	2,700,000
Northern. ....	2,397,749	667,555	97,293	74,958	839,806	1,557,943	687,500	2,062,563
Norwich Union, Fire. ....	1,656,275	701,741	75,318	9,859	786,918	868,357	132,000	968,000
Phoenix, of London. ....	2,691,823	854,392	153,672	45,392	1,053,456	1,638,367	268,880	2,419,920
Royal. ....	5,154,210	1,858,399	191,617	218,933	2,268,949	2,885,261	391,887	2,112,793
Scottish Union and National. ....	1,162,659	354,406	60,636	43,793	458,835	703,224	300,000	4,051,400
Sum Insurance Office. ....	2,904,288	791,598	100,400	102,484	994,482	1,909,806	120,000	2,280,000
Union Assurance Society. ....	1,109,146	417,158	75,586	45,709	538,453	570,693	180,000	270,000
	41,555,662	12,407,578	1,617,843	1,653,383	15,678,804	25,876,858	6,100,397	31,557,547

\* The reserve of uncared premiums is here calculated by taking 60 per cent of the net premiums received for the year, and is an approximation to the exact *pro rata* of the premiums on unexpired risks which forms the basis of the item in the statements of the Canadian business. (See foot note on page lxxiii.)

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.  
CANADIAN COMPANIES—ASSETS—1906.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets	Total Assets.	Nature of business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	17,000 00	46,245 26	385,845 56	None.	8,735 99	739 37	None.	None.	458,566 18	Fire.
Anglo-American ..	None.	None.	89,498 27	105,855 71	22,222 55	62,272 99	238 81	11,853 13	291,941 46	"
British America....	140,000 00	None.	1,408,029 74	None.	353,532 07	176,832 37	18,000 27	27,949 81	2,124,344 26	Fire, Inland and Ocean.
Canadian Fire ..	None.	151,300 00	240,600 00	None.	28,483 79	56,403 54	5,100 68	5,491 17	487,379 18	Fire.
Equity Fire. ....	None.	None.	55,043 92	None.	58,161 77	90,809 85	1,008 29	15,187 46	220,211 29	"
London Mutual Fire	16,000 00	40,635 60	155,599 48	20,600 00	210,712 32	114,873 66	1,971 72	8,135 49	568,528 27	"
Manitoba.....	None.	195 00	94,812 65	None.	13,758 30	37,772 93	1,046 57	1,000 00	148,585 15	"
Mercantile.....	None.	None.	255,346 98	None.	7,298 67	43,931 53	1,508 25	None.	308,055 43	"
Montreal-Canada ..	14,423 43	None.	198,300 00	20,000 00	49,326 32	87,959 48	1,287 22	15,456 76	386,753 21	"
Nova Scotia Fire....	None.	None.	128,700 00	None.	3,787 19	2,023 13	3,307 20	4,300 00	142,117 52	"
Ottawa.....	35,000 00	None.	175,438 60	None.	15,344 15	22,111 56	1,347 00	11,139 14	260,440 45	"
Quebec.....	79,870 91	None.	90,210 00	None.	12,512 31	61,994 78	2,665 62	None.	247,223 62	"
Western.....	110,000 00	20,100 00	2,181,980 51	None.	727,602 33	329,379 92	21,786 95	108,937 20	3,499,786 91	Fire, Inland and Ocean.
Total .....	412,294 34	258,475 86	5,459,405 71	146,455 71	1,511,447 76	1,087,075 11	59,298 58	299,510 16	9,143,933 23	

†Not including \$63,628.23 premium notes which are treated as contingent assets only. \*Not including \$260,000 premium notes which are treated as contingent assets only.

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## CANADIAN COMPANIES—LIABILITIES—1905.

Companies.	Unsettled Losses.		* Reserve of Unearned Premiums.		Sundry.		Total Liability, not including Capital Stock.		Excess of Assets over Liabilities, excluding Capital Stock.		Capital Stock paid up.		Nature of Business.
	¢	cts.	\$	cts.	%	cts.	%	cts.	\$	cts.	\$	cts.	
Acadia Fire.....	5,279	21	31,328	13	8,000	00	44,607	34	413,958	84	200,000	00	Fire.
Anglo-American.....	20,099	87	200,467	69	398	73	220,966	20	61,975	17	223,060	00	"
British America.....	146,320	70	1,532,723	49	5,796	37	1,682,440	56	438,963	70	4848,226	54	Inland and Ocean.
Canadian Fire.....	6,433	67	170,966	51	None.		177,400	18	309,979	00	**250,000	00	"
Equity Fire.....	17,803	46	145,021	90	3,003	70	166,729	06	53,482	23	146,200	00	"
London Mutual Fire.....	30,560	62	514,346	00	8,626	31	562,532	93	5,905	34	17,500	00	"
Manitoba Assurance Co. ....	8,115	97	100,994	35	512	34	109,622	66	38,962	79	15,000	00	"
Mercantile.....	1,078	00	75,040	94	None.		76,118	94	231,986	49	50,000	00	"
Montreal-Canada.....	15,296	56	205,975	82	14,120	04	225,492	42	151,260	79	39,472	50	"
Nova Scotia Fire.....	1,560	00	22,322	43	5,161	96	29,614	39	112,473	13	100,800	00	"
Ottawa Fire.....	20,402	81	121,148	46	5,233	76	146,845	03	113,505	42	†100,000	00	"
Quebec Fire.....	10,135	12	88,763	39	None.		98,898	51	148,325	11	125,000	00	"
Western.....	220,374	96	2,201,457	54	38,566	85	2,460,399	35	1,039,387	56	†1,498,811	28	Inland and Ocean.
Total.....	522,160	95	5,411,156	65	90,380	06	6,023,637	66	3,120,235	57	3,614,070	32	

\*The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1905, as provided by the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

\*\*The capital stock of this Company which had previously been \$500,000 the whole of which was subscribed and \$125,000 paid thereon was by chapter 83 of the Statutes of 1904 reduced to \$250,000, the amount paid up remaining unchanged. An additional \$125,000 was paid in out of surplus in 1905, making the capital fully paid up.

†The paid up capital of this Company which had previously been \$1,000,000 was under the provisions of chapter 51 of the Statutes of 1904 reduced to \$500,000 and there was then authorized an issue of new stock to the amount of \$300,000, of which at the date of the statement \$250,000 had been subscribed and calls to the amount of \$348,226.54 had been paid thereon, making the total paid up \$848,226.54 as given above.

‡The paid up capital of this Company which had previously been \$2,000,000 was under the provisions of chapter 141 of the Statutes of 1904 reduced to \$1,000,000, and the company then authorized the issue of \$1,000,000 new stock of which \$500,000 had, at the date of the statement, been subscribed, and \$498,811.28 paid up, thus making the total paid up capital \$1,498,811.28 as given above.

††\$150,000 was paid into the Capital Stock of this Company during the year 1904 and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to \$100,000, the same amount at which it stood at the end of 1903. The subscribed capital was reduced from \$300,000 to \$250,000.

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## BRITISH COMPANIES

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance... ..	March 1, 1892.....	250,000 00	None.	213,808 63
Atlas.....	" 7, 1887.....	None.	None.	376,528 00
Caledonian.....	February, 1883.....	None.	None.	253,793 36
Commercial Union.....	September 11, 1863...	None.	None.	400,818 30
Guardian.....	May 1, 1869.....	437,500 00	None.	535,976 83
Law Union and Crown.....	April, 1899.....	170,565 34	2,885,495 74	169,060 60
Liverpool and London and Globe..	June 4, 1851.....	350,000 00	1,222,950 00	788,848 66
London and Lancashire Fire.....	April, 1880.....	None.	None.	259,528 12
London Assurance.....	March, 1862.....	None.	None.	179,340 00
North British.....	1862.....	147,200 00	2,443,966 32	2,724,071 08
Northern.....	1867.....	None.	None.	345,047 00
Norwich Union.....	April 1, 1880.....	None.	None.	369,000 00
Phoenix, of London.....	1804.....	None.	None.	579,952 96
Royal.....	1851.....	435,000 00	167,750 00	1,184,230 01
Scottish Union and National.....	February, 1882.....	None.	350,223 22	246,700 00
Sun Insurance Office.....	June 3, 1892.....	45,850 00	None.	317,715 71
Union Assurance Society.....	November 1890.....	None.	None.	444,401 17
Totals..		1,836,115 34	7,070,385 28	9,379,820 43

## AMERICAN

Ætna.....	1821.....	None.	None.	186,728 86
Connecticut Fire.....	1886.....	None.	None.	100,000 00
German-American.....	December 7, 1904.....	None.	None.	107,800 00
Hartford Fire.....	November, 1836.....	None.	None.	316,796 12
Home Fire.....	1902.....	None.	None.	319,000 00
Insurance Co. of North America....	1889.....	None.	None.	185,080 00
Phoenix, of Brooklyn.....	May 1, 1874.....	None.	None.	157,840 00
Phoenix, of Hartford.....	" 20, 1890.....	None.	None.	225,370 00
Queen, of America.....	November 1, 1891.....	None.	None.	409,961 39
Rochester German.....	" 11, 1905.....	None.	None.	106,350 00
Totals.....		None.	None.	2,114,926 37



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## ASSETS IN CANADA—1905.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	12,672 18	17,682 12	None.	1,154 52	495,317 45	Fire.
None.	32,836 61	26,036 16	2,776 54	5,250 00	443,427 31	"
None.	28,771 37	24,001 91	None.	6,500 00	313,066 64	"
2,000 00	53,558 50	27,172 72	None.	6,550 00	490,099 52	"
None.	61,042 81	26,817 78	2,916 53	250 00	1,064,503 95	"
None.	5,141 01	59,185 03	96,566 36	5,767 18	3,391,781 26	"
5,769 35	60,263 54	106,010 60	None.	5,000 00	2,538,842 15	" and Life.
None.	19,115 03	19,206 86	None.	None.	297,850 01	"
None.	17,476 01	4,370 22	None.	250 00	192,436 23	" and Life.
87,600 00	69,817 09	238,656 50	65,320 67	5,000 00	5,781,631 66	" and Life.
None.	34,724 97	22,797 08	None.	6,500 00	409,069 05	"
None.	36,201 41	130,897 42	None.	5,040 00	541,138 83	"
None.	31,193 04	12,662 91	3,136 72	None.	626,945 63	"
18,900 43	102,118 42	48,098 78	2,364 61	23,595 44	1,982,657 69	" and Life.
None.	20,129 80	31,245 81	None.	None.	648,298 83	"
None.	32,677 41	27,263 07	None.	6,843 44	430,349 63	"
None.	38,847 03	44,597 39	844 67	2,686 54	531,376 80	"
114,269 78	656,586 23	866,702 36	173,926 10	80,387 12	20,178,192 64	

## COMPANIES.

None.	14,936 93	None.	None.	None.	201,665 79	Fire and Inland Marine.
None.	11,426 97	None.	None.	None.	111,426 97	"
None.	15,757 04	14,524 25	131 30	None.	138,212 59	"
None.	54,888 80	29,373 07	None.	None.	401,057 99	"
None.	22,638 34	None.	None.	None.	341,638 34	"
None.	17,651 88	63,976 24	None.	None.	266,708 12	" and Inland Marine.
None.	33,962 74	None.	None.	None.	191,802 74	"
None.	18,550 60	6,587 77	2,286 64	5,891 44	258,686 45	"
None.	37,179 19	17,502 52	5,584 95	2 15	470,230 20	"
None.	3,792 18	998 46	889 58	None.	112,030 22	"
None.	230,784 67	132,962 31	8,892 47	5,893 59	2,493,459 41	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the year 1905.

## BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (Fire.)		Reserve of Unearned Premiums (Fire.)		Liability under Life Branch.		Sundry.		Total Liabilities in Canada.		e Excess of Assets over Liabilities, d The Reverse.		Nature of Business.
	§	cts.	§	cts.	§	cts.	§	cts.	§	cts.	§	cts.	
Alliance.....	7,235	62	114,403	96	.....	.....	None.	121,639	58	e 373,677	87	Fire.	
Atlas.....	23,048	00	288,649	90	.....	.....	None.	311,697	90	e 131,729	41	"	
Caledonian.....	1,579	79	225,282	33	.....	.....	5,260	97	236,123	09	e 80,943	55	"
Commercial Union.....	18,215	02	386,139	12	.....	.....	2,421	58	406,775	72	e 83,323	80	"
Guardian.....	24,110	46	370,077	45	.....	.....	None.	394,187	91	e 670,316	04	"	
Law Union and Crown.....	5,791	22	90,178	28	.....	.....	None.	95,969	50	e 3,295,811	76	"	
Liverpool and London and Globe.....	36,157	58	736,431	22	100,000	00	500	00	867,088	80	e 1,671,753	35	" and life.
London and Lancashire Fire.....	12,410	92	228,656	07	.....	.....	829	43	241,926	42	e 55,923	59	"
London Assurance.....	4,790	00	102,798	68	5,435	50	None.	117,024	18	e 75,412	05	" and life.	
North British.....	22,398	00	497,185	35	510,000	00	4,238	20	1,033,841	55	e 4,747,790	11	" and life.
Northern.....	27,117	60	328,352	96	.....	.....	None.	355,470	56	e 151,218	87	"	
Norwich Union.....	28,787	61	361,132	35	.....	.....	None.	389,919	96	e 16,678	87	"	
Phoenix, of London.....	22,878	88	620,745	02	.....	.....	None.	643,624	50	d 16,678	87	"	
Royal.....	41,470	00	868,297	88	412,828	38	None.	1,322,556	26	e 659,401	43	" and life.	
Scottish Union and National.....	11,115	00	188,082	42	.....	.....	None.	199,197	42	e 449,101	41	"	
Sun Insurance Office.....	21,898	45	224,656	55	.....	.....	None.	246,555	00	e 183,794	63	"	
Union Assurance.....	42,294	51	401,533	51	.....	.....	None.	446,828	02	e 84,548	78	"	
Total.....	345,298	66	6,035,603	65	1,031,544	88	13,300	18	7,426,466	37	e 12,751,726	27	

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TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, during the year 1905—*Concluded*.

## AMERICAN COMPANIES.

Companies.	Unsettled Losses (F. and I. M.)	Reserve of Unearned Premiums (F. and I. M.)	Liabilities under Life Branch.	Sundry.	Total Liabilities in Canada.	e Excess of Assets over Liabilities. d The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna .....	1,815 91	167,483 32	.....	None.	169,299 23	e 32,366 56	Fire and Inland Marine.
Connecticut Fire.	2,353 55	62,327 16	.....	None.	64,680 71	e 46,746 26	Fire.
German American .....	8,283 00	73,168 65	.....	3,902 56	85,354 21	e 52,858 38	"
Hartford .....	20,676 46	335,381 91	.....	None.	356,058 37	e 44,999 62	"
Home Fire.	17,310 00	185,365 30	.....	None.	202,675 30	e 138,963 04	"
Insurance Company of North America .....	23,851 74	184,863 07	.....	None.	208,714 81	e 57,993 31	Fire and Inland Marine.
Phoenix, of Brooklyn .....	20,149 50	161,381 67	.....	None.	181,531 17	e 10,271 57	Fire.
Phoenix, of Hartford .....	9,558 47	123,274 08	.....	None.	132,832 55	e 125,853 90	"
Queen Insurance Company of America .....	34,746 00	389,874 16	.....	105 18	424,725 34	e 45,504 86	"
Rochester German .....	None.	2,507 15	.....	None.	2,507 15	e 109,523 67	"
Total .....	138,744 63	1,685,626 47	.....	4,007 74	1,828 378 84	e 665,086 57	

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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies  
Canada of British and American  
CANADIAN COMPANIES—INCOME

COMPANIES.	INCOME (CASH).					Received on Account of Capital Stock not included in Income.
	Net cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.		
	\$ cts.	\$ cts.	\$ cts.	\$ cts.		\$ cts.
Acadia Fire.....	46,135 58	17,897 75	357 74	64,391 07		None.
Anglo-American.....	287,741 72	8,237 19	None.	295,978 91		7,975 00
British America.....	2,417,765 52	43,540 11	4,462 00	2,465,767 63		16,030 23
Canadian Fire.....	228,112 86	14,129 73	None.	242,242 59		125,000 00
Equity Fire.....	233,985 05	5,043 79	None.	239,028 84		7,009 25
London Mutual Fire.....	525,686 56	11,714 59	1,496 34	538,897 49		None.
Manitoba Assurance Co.....	99,219 04	2,923 14	None.	102,142 18		None.
Mercantile Fire.....	96,860 89	8,739 48	None.	105,600 37		None.
Montreal-Canada.....	270,501 23	10,206 27	1,206 97	281,914 47		23,676 50
Nova Scotia Fire.....	32,857 26	4,840 59	None.	37,697 85		None.
Ottawa Fire.....	178,901 81	6,447 14	None.	185,348 95		None.
Quebec Fire.....	126,741 55	4,919 70	4,727 03	136,388 28		None.
Western.....	3,580,827 96	77,727 93	None.	3,658,555 89		26,974 00
Totals.....	8,125,337 03	216,367 41	12,250 08	8,353,954 52		206,664 98
BRITISH						
Alliance.....	154,112 46	6,414 27	8,455 90	168,982 63		
Atlas.....	395,116 40	14,223 65	None.	409,340 05		
Caledonian.....	313,319 76	11,506 35	None.	324,826 11		
Commercial Union.....	539,213 06	14,781 47	None.	553,994 53		
Guardian.....	554,460 68	16,575 25	13,779 69	584,815 62		
Law Union and Crown.....	123,827 52	158,017 28	7,517 77	289,362 57		
Liverpool and London and Globe.....	1,086,199 37	78,435 55	22,781 30	1,187,416 22		
London and Lancashire.....	322,393 96	8,127 46	None.	330,521 42		
London Assurance.....	134,059 00	6,680 00	None.	140,739 00		
North British.....	680,716 87	221,970 58	5,263 09	907,950 54		
Northern.....	470,404 19	16,915 69	None.	487,319 88		
Norwich Union.....	535,614 83	15,743 43	201 76	551,560 02		
Phoenix, of London.....	925,110 27	18,193 19	None.	943,303 46		
Royal.....	1,226,569 68	34,893 88	13,607 45	1,275,071 01		
Scottish Union and National.....	268,177 16	102,636 72	None.	370,813 88		
Sun Insurance Office.....	313,879 51	643 20	169 68	314,692 39		
Union Assurance Society.....	539,750 03	7,850 46	None.	547,600 49		
Totals.....	8,582,924 75	733,608 43	71,776 64	9,388,309 82		
AMERICAN						
Ætna.....	263,826 50	6,981 70	None.	270,808 20		
Connecticut Fire.....	95,886 10	3,500 00	None.	99,386 10		
German-American.....	139,126 15	3,952 70	None.	143,078 85		
Hartford Fire.....	545,980 53	12,278 65	None.	558,259 18		
Honne Fire.....	328,482 23	8,825 00	None.	337,307 23		
Insurance Co. of North America.....	296,677 07	6,990 00	None.	303,667 07		
Phenix of Brooklyn.....	274,999 03	5,405 24	None.	280,404 27		
Phenix of Hartford.....	178,655 90	9,397 61	None.	188,053 51		
Queen, of America.....	579,063 80	16,707 81	None.	595,771 61		
Rochester-German.....	1,128 49	998 46	None.	2,126 95		
Totals.....	2,703,825 80	75,037 17	None.	2,778,862 97		

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doing Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Companies in those Branches.

AND EXPENDITURE, 1905.

## EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	<sup>e</sup> Excess of Premiums over Losses paid. <i>d</i> The Reverse.	<sup>c</sup> Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
6,463 45	14,982 73	13,000 00	34,446 18 <i>e</i>	39,672 13 <i>c</i>	29,944 89	Fire.
143,737 12	90,880 42	None.	234,617 54 <i>e</i>	144,004 60 <i>c</i>	61,361 37	"
1,473,177 30	872,941 74	45,716 72	2,391,835 76 <i>e</i>	944,588 22 <i>c</i>	73,931 87	Fire, Inland and Ocean.
78,488 35	59,601 14	138,500 00	276,589 49 <i>c</i>	149,624 51 <i>d</i>	34,346 90	Fire.
139,406 25	92,477 24	3,000 00	234,883 49 <i>e</i>	94,578 80 <i>e</i>	4,145 35	"
325,741 41	158,018 43	None.	483,759 84 <i>e</i>	199,945 15 <i>e</i>	55,137 65	"
35,030 92	34,979 85	None.	70,010 77 <i>e</i>	64,188 12 <i>e</i>	32,131 41	"
27,282 53	26,366 70	None.	53,649 23 <i>e</i>	69,578 36 <i>e</i>	51,951 14	"
152,907 74	89,863 10	None.	242,770 84 <i>c</i>	117,593 49 <i>e</i>	39,143 63	"
7,988 12	8,904 57	5,040 00	21,942 69 <i>e</i>	24,859 14 <i>e</i>	15,755 16	"
88,548 32	64,234 91	None.	152,783 23 <i>c</i>	90,353 49 <i>e</i>	32,565 72	"
44,517 85	36,672 58	None.	81,190 43 <i>e</i>	82,223 70 <i>c</i>	55,197 85	"
2,211,021 26	1,249,596 74	80,929 71	3,541,547 71 <i>e</i>	1,369,806 70 <i>e</i>	117,008 18	Fire, Inland and Ocean.
4,734,320 62	2,799,520 15	286,186 43	7,820,027 20 <i>e</i>	3,391,016 41 <i>e</i>	533,927 32	

## COMPANIES.

87,964 05	54,473 70	.....	142,437 75 <i>e</i>	66,148 41 <i>e</i>	26,544 88	Fire.
227,883 18	116,700 30	.....	344,583 48 <i>e</i>	167,233 22 <i>e</i>	64,756 57	"
158,152 04	90,499 14	.....	248,651 18 <i>e</i>	153,167 72 <i>e</i>	76,174 93	"
223,061 52	145,009 72	.....	368,071 24 <i>e</i>	316,151 54 <i>e</i>	185,923 29	"
284,460 36	169,536 69	.....	453,997 05 <i>c</i>	270,000 32 <i>e</i>	130,818 57	"
26,826 15	38,564 42	.....	65,390 57 <i>e</i>	97,001 37 <i>e</i>	223,972 00	"
430,891 60	285,888 72	.....	716,780 32 <i>e</i>	655,207 77 <i>e</i>	470,635 90	"
131,843 80	91,228 53	.....	223,072 33 <i>e</i>	190,550 16 <i>e</i>	107,449 09	"
54,202 58	48,807 43	.....	103,010 01 <i>e</i>	79,856 42 <i>e</i>	37,728 99	"
282,439 24	180,011 32	.....	462,450 56 <i>e</i>	398,277 63 <i>e</i>	445,499 98	"
219,089 64	125,961 08	.....	345,050 72 <i>e</i>	251,514 55 <i>e</i>	142,269 16	"
234,298 59	167,618 79	.....	401,917 38 <i>e</i>	301,316 24 <i>e</i>	149,642 64	"
319,758 80	247,894 49	.....	567,653 29 <i>e</i>	605,351 47 <i>e</i>	375,650 17	"
490,421 35	330,199 53	.....	820,620 88 <i>e</i>	736,148 33 <i>c</i>	454,450 13	"
96,963 40	69,111 79	.....	166,075 19 <i>e</i>	171,213 76 <i>e</i>	204,738 69	"
150,869 12	96,690 76	.....	247,559 88 <i>c</i>	163,010 39 <i>e</i>	67,132 51	"
215,579 94	143,588 63	.....	359,168 57 <i>e</i>	324,170 09 <i>e</i>	188,431 92	"
3,634,705 36	2,401,785 04	.....	6,036,490 40 <i>e</i>	4,948,219 39 <i>e</i>	3,351,819 42	

## COMPANIES.

100,935 60	63,549 43	.....	164,485 03 <i>e</i>	162,890 90 <i>e</i>	106,323 17	Fire and Inland Marine.
18,730 36	21,847 22	.....	40,577 58 <i>e</i>	77,155 74 <i>e</i>	58,868 52	Fire.
34,711 56	38,966 71	.....	73,678 27 <i>e</i>	104,414 59 <i>e</i>	69,400 58	"
185,197 90	148,408 80	.....	333,606 70 <i>c</i>	360,782 63 <i>e</i>	224,652 48	"
159,003 25	82,013 32	.....	241,016 57 <i>e</i>	169,478 98 <i>e</i>	96,290 66	"
84,566 62	91,754 80	.....	176,321 42 <i>e</i>	212,110 45 <i>e</i>	127,345 65	Fire and Inland Marine.
97,903 48	69,218 56	.....	167,122 04 <i>e</i>	177,095 55 <i>e</i>	113,282 23	"
78,692 65	54,967 84	.....	133,660 49 <i>e</i>	99,963 25 <i>e</i>	54,393 02	"
214,787 78	164,007 58	.....	378,795 36 <i>e</i>	364,276 02 <i>e</i>	216,976 25	"
None.	1,213 49	.....	1,213 49 <i>e</i>	1,128 49 <i>e</i>	913 46	"
974,529 20	735,947 75	.....	1,710,476 95 <i>c</i>	1,729,296 60 <i>c</i>	1,068,386 02	

TABLE VI.—Showing the rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of premiums received by Canadian Companies doing Fire or Marine Insurance during 1905, also the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year.		Premiums charged thereon.		Rate of Premiums charged per cent of Assets.	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent of Amount of Insurance in force.
					\$	cts.	\$	cts.				
Canadian Companies.												
Acadia Fire.....	14.01	32.48	28.18	53.50	4,585,245	54,097.98	1.18	4,130,719	458,566.18	11.10		
Anglo-American.....	49.95	31.58		79.27	30,380,882	470,416.44	1.55	29,067,398	291,941.46	1.01		
British American.....	60.93	36.11	1.89	97.00	354,958,615	3,388,801.54	.96	263,952,407	2,124,344.26	.80		
Canadian Fire.....	34.41	26.13	60.72	114.18	17,940,141	327,820.31	1.83	18,113,171	487,379.18	2.59		
Equity Fire.....	59.58	39.52	1.28	98.27	21,918,874	360,594.68	1.65	18,829,063	220,211.29	1.17		
London Mutual Fire.....	61.96	30.06	89.77	89.77	49,689,059	816,191.89	1.64	70,923,410	568,528.27	.80		
Manitoba Assurance.....	35.31	35.26		68.54	12,629,610	218,391.90	1.73	9,607,782	148,585.45	1.55		
Norfolk Fire.....	98.17	27.22		50.80	7,747,006	111,946.99	1.45	11,796,599	308,055.43	2.62		
Montreal-Canada.....	56.53	33.22		86.12	26,175,330	389,498.57	1.49	28,464,848	386,753.21	1.36		
Nova Scotia Fire.....	24.34	27.10	15.34	58.21	3,156,067	46,781.57	1.48	2,897,763	142,117.52	4.90		
Ottawa Fire.....	49.50	35.91		82.43	15,953,380	258,911.25	1.62	16,351,088	260,440.45	1.39		
Quebec Fire.....	35.12	28.93		59.53	10,241,854	145,734.58	1.42	12,305,750	247,225.62	2.01		
Western.....	61.75	34.90	2.26	96.80	605,670,560	5,408,805.46	.89	389,853,760	3,499,786.91	.90		
Totals.....	58.27	34.45	3.52	93.61	1,161,086,563	11,997,993.36	1.03	876,903,758	9,143,933.23	1.04		

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TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1905, also the Rates of Premiums charged per cent of Amounts insured.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Alliance.....	Fire.....	57.08	35.35	92.42	13,278,705	187,129.34	1.41
Atlas.....	"	57.07	29.54	87.21	29,362,580	459,859.59	1.53
Calcedonian.....	"	50.48	28.88	79.36	23,338,933	357,534.17	1.53
Commercial Union.....	"	41.37	26.89	68.26	40,969,656	654,448.57	1.60
Guardian.....	"	51.30	30.58	81.88	37,642,321	641,253.55	1.70
Law Union and Crown.....	"	21.66	31.14	52.80	9,419,424	152,637.74	1.61
Liverpool and London and Globe.....	"	39.67	26.32	65.94	78,873,255	1,305,330.51	1.65
London and Lancashire Fire.....	"	40.90	28.30	69.19	24,437,288	373,242.39	1.53
London Assurance.....	"	40.43	36.41	76.84	12,684,625	175,804.68	1.39
North British.....	"	41.19	26.41	67.94	51,570,724	779,483.11	1.51
Northern.....	"	46.57	26.78	73.35	32,461,224	526,193.35	1.62
Norwich Union Fire.....	"	43.74	31.29	75.04	37,211,629	612,497.23	1.65
Phoenix, of London.....	"	34.56	26.80	61.36	76,292,447	1,311,917.54	1.72
Royal.....	"	39.98	26.92	66.90	95,963,950	1,468,401.78	1.53
Scottish Union and National.....	"	36.16	25.77	61.93	29,715,628	327,314.55	1.58
Sun Insurance Office.....	"	48.07	30.81	78.87	22,993,896	376,881.46	1.61
Union Assurance Society.....	"	39.94	26.60	66.54	42,317,245	667,730.95	1.58
Totals.....		42.35	27.48	70.33	649,566,539	10,370,180.44	1.60
<i>American Companies.</i>							
Etna Insurance Company.....	Fire and Inland Marine.....	38.26	24.00	62.35	19,191,688	301,089.78	1.57
Connecticut Fire.....	Fire.....	19.53	22.78	42.32	5,741,566	106,861.22	1.86
German-American.....	"	24.95	28.01	52.96	11,015,696	173,730.18	1.58
Hartford Fire.....	"	33.32	27.18	61.10	37,032,988	653,095.35	1.71
Home Fire.....	"	48.41	24.97	73.37	22,283,564	377,126.38	1.69
Insurance Company of North America.....	Fire and Inland Marine.....	28.50	30.93	59.43	23,298,114	341,809.65	1.47
Phoenix, of Brooklyn.....	Fire.....	35.60	25.17	60.77	18,441,615	331,461.73	1.80
Phoenix, of Hartford.....	"	44.05	30.77	74.81	14,218,012	235,678.47	1.66
Queen, of America.....	"	37.09	28.32	65.42	40,003,650	694,016.31	1.73
Rochester German.....	"		107.53	107.53	372,364	5,404.01	1.45
Totals.....		36.04	27.22	63.26	194,601,557	3,200,333.08	1.67





ABSTRACT OF STATEMENTS  
OF  
LIFE, ACCIDENT, GUARANTEE, PLATE GLASS  
AND  
OTHER INSURANCE COMPANIES  
IN  
CANADA  
FOR THE YEAR 1905.

5-6 EDWARD VII., A. 1906

## ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1905.

	Premiums for Year.	N umber of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (in- cluding Matured Endow- ments.)	Unsettled Claims		Date of Returns.
									Not Resisted	Resisted	
<i>Canadian Companies.</i>											
Canada Life (Canadian business).....	3,008,898	2,843	6,614,961	39,671	\$ 80,130,075	704	1,567,065	1,551,500	180,126	None.	Dec. 31, 1905.
Central Life.....	18,722	370	355,250	579	576,450	2	2,000	2,000	None.	"	"
Confederation (Canadian business).....	1,259,865	2,854	4,485,948	27,303	40,037,227	411	687,320	645,295	33,515	20,000	"
Continental Life.....	143,958	1,032	1,243,890	3,847	4,401,935	11	10,735	10,685	3,000	None.	"
Crown.....	135,933	855	1,446,044	2,199	3,460,744	7	15,500	12,000	5,500	None.	"
Dominion.....	194,990	754	1,043,000	4,573	6,184,089	30	62,265	54,995	4,250	5,000	"
Excelsior (Ordinary).....	257,269	1,870	2,428,999	7,156	8,495,405	30	39,861	38,218	7,064	None.	"
Excelsior (Monthly).....	5,645	125	14,283	908	119,117	15	1,650	1,494	156	None.	"
Federal.....	572,220	2,235	3,191,061	12,070	16,890,136	88	155,575	167,529	30,685	1,000	"
Great West.....	791,403	4,009	6,652,333	16,468	24,051,382	72	117,343	113,343	4,000	None.	"
Home Life.....	164,985	1,035	1,288,779	5,070	6,102,517	20	28,620	29,596	7,000	None.	"
Imperial (Canadian business).....	652,931	2,569	3,983,362	10,472	17,287,667	39	132,298	82,733	7,750	None.	"
Imperial (Ordinary).....	137,885	1,173	1,269,059	4,781	4,515,869	47	40,343	36,001	6,535	None.	"
London Life (Industrial).....	246,257	14,483	1,107,589	55,624	4,597,132	712	53,573	51,255	3,035	None.	"
Manufacturers (Canadian business).....	1,106,302	2,631	4,961,630	24,417	32,292,141	175	286,689	279,555	25,682	None.	"
Mutual Life of Canada (Canadian business).....	1,535,627	3,492	5,681,187	29,606	43,638,288	315	428,294	389,066	64,680	None.	"
National Life of Canada.....	157,717	871	1,562,646	3,262	4,823,960	13	19,000	13,810	5,000	None.	"
North American (Canadian business).....	1,209,290	2,847	4,335,676	23,415	32,599,534	189	291,617	282,811	43,642	5,000	"
Northern Life.....	151,441	1,068	1,305,700	3,898	4,597,488	16	17,500	16,500	1,000	None.	"
Royal Victoria.....	138,592	749	1,002,100	3,445	4,403,837	24	41,000	38,005	5,000	2,500	"
Sovereign Life.....	80,632	435	739,355	938	1,878,903	3	13,375	13,375	None.	None.	"
Subsidiary High Court of the Ancient Order of Foresters.....	23,464	234	212,050	1,163	1,048,882	6	3,041	5,041	None.	None.	"
Sun Life (Canadian business) (General).....	1,732,144	5,339	7,835,696	33,378	47,802,298	471	630,714	585,278	73,366	None.	"
Sun Life (Canadian business) (Thrill).....	54,416	1,329	1,691,978	8,616	1,136,300	104	11,942	11,534	602	None.	"
Union Life (General).....	21,334	564	450,461	955	770,614	1	1,000	None.	1,010	None.	"
Union Life (Industrial).....	145,997	36,787	5,668,494	41,824	6,324,912	394	27,153	26,633	342	168	"
Totals for 1905.....	13,947,827	92,557	67,539,141	365,698	397,946,902	3,899	4,685,413	4,460,332	513,841	33,668	"
" 1904.....	11,950,100	81,053	59,051,113	328,628	364,640,166	3,701	4,305,515	4,145,080	428,465	11,000	"
Increase, <i>i</i> ; decrease, <i>d</i> .....	1,988,727	11,504	8,488,028	37,070	33,306,736	198	379,898	315,252	85,376	22,668	"
<i>British Companies.</i>											
Commercial Union.....	20,392	10	81,033	225	680,185	14	48,907	48,911	2,635	None.	Dec. 31, 1905.
*Edinburgh Life.....	1,887	None.	None.	56	111,023	2	3,583	3,583	None.	None.	"
*Life Association of Scotland.....	23,097	None.	None.	574	925,495	26	56,694	82,752	11,991	None.	April 5, 1905.
Liverpool and London and Globe.....	4,163	None.	None.	43	139,451	9	24,051	15,730	8,321	None.	Dec. 31, 1905.

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London and Lancashire Life .....	349,968	622	1,116,160	6,229	10,132,094	105	193,662	176,189	34,544	None.	"
*London Assurance .....	626	None.	None.	5	19,220	None.	None.	None.	None.	None.	"
North British .....	16,013	None.	None.	346	796,433	15	53,799	61,009	None.	None.	"
Norwich Union Life .....	3,352	None.	None.	132	134,713	6	12,212	12,212	None.	None.	"
Pelican and British Empire .....	201,179	46	333,000	2,374	5,831,096	77	204,921	199,087	56,423	None.	"
*Royal .....	44,043	112	226,750	500	1,402,887	10	26,569	26,756	7,964	None.	"
*Scottish Amicable .....	3,331	None.	None.	70	186,188	3	3,978	3,978	None.	None.	"
*Scottish Provident .....	953	None.	None.	36	99,935	4	8,266	14,293	None.	None.	"
Standard .....	817,922	1,089	2,079,537	11,516	22,919,980	296	528,409	537,014	17,065	None.	Nov. 15, 1905.
Star .....	14,206	24	25,500	298	410,541	8	21,413	26,920	50,057	None.	Dec. 31, 1905.
Totals for 1905 .....	1,500,232	1,952	3,881,980	22,424	43,809,211	515	1,188,524	1,267,444	171,995	None.	
" 1904 .....	1,473,514	1,635	3,103,778	21,721	42,608,738	538	1,291,801	1,141,044	214,222	8,500	
Increase, <i>i</i> ; decrease, <i>d</i> .....	<i>i</i>	317 <i>i</i>	772,202 <i>i</i>	703 <i>i</i>	1,200,473 <i>d</i>	23 <i>d</i>	103,337 <i>i</i>	66,400 <i>d</i>	42,227 <i>d</i>	8,500	
<i>American Companies.</i>											
Alma Life .....	632,413	766	1,295,115	12,298	17,255,753	440	579,624	578,049	13,280	None.	Dec. 31 1905.
*Connecticut Mutual .....	19,072	None.	None.	708	1,271,247	42	91,654	81,373	5,250	None.	"
Equitable .....	899,902	1,252	2,205,674	11,378	22,657,830	197	416,330	454,127	9,124	None.	"
Germania .....	4,823	15	26,526	114	176,137	7	28,337	28,337	None.	None.	"
Metropolitan (General) .....	413,413	4,796	3,587,343	12,353	10,504,606	92	59,100	61,823	3,500	500	"
Mutual Life of New York .....	947,362	85,021	11,590,132	232,631	27,961,922	2,829	169,908	170,259	96	191	"
Mutual Reserve Life .....	1,164,401	2,459	3,721,725	16,402	31,629,770	233	624,823	599,905	42,259	None.	"
*National Life .....	164,258	57	193,599	2,724	4,340,336	83	185,409	162,496	50,052	None.	"
New York Life .....	679	None.	None.	83	65,796	7	8,271	10,010	335	None.	"
*North-western Mutual .....	1,654,574	5,174	8,250,106	27,768	48,398,701	291	548,468	551,164	35,587	None.	"
*Phoenix Mutual .....	4,622	None.	None.	190	225,902	11	16,375	16,375	None.	None.	"
Provident Savings .....	14,813	535	518,179	17	3,181,179	17	22,829	22,829	315	None.	"
State Life .....	115,061	517	1,054,779	2,376	4,309,310	25	47,000	40,912	19,000	None.	"
Travelers .....	47,442	44	226,503	251	1,136,503	3	25,000	25,000	None.	None.	"
United Mutual .....	317,865	447	1,412,953	3,668	8,670,169	100	206,663	158,679	44,149	None.	"
United States .....	232,171	637	933,760	4,937	7,344,738	64	112,302	113,707	17,768	None.	"
United States .....	58,887	48	168,000	993	1,791,297	15	16,500	10,624	7,000	None.	"
Totals for 1905 .....	6,632,658	101,233	34,486,215	329,959	188,578,137	4,456	3,159,193	3,086,069	247,715	691	
" 1904 .....	6,536,710	95,356	36,145,211	306,541	180,631,886	4,298	3,255,424	3,232,715	222,761	1,380	
Increase, <i>i</i> ; decrease, <i>d</i> .....	<i>i</i>	95,948 <i>i</i>	1,658,906 <i>i</i>	23,418 <i>i</i>	7,946,241 <i>i</i>	158 <i>d</i>	76,231 <i>d</i>	146,646 <i>i</i>	24,954 <i>d</i>	689	
RECAPITULATION.											
Canadian Companies .....	13,947,827	92,557	67,539,141	365,698	397,946,902	3,890	4,685,413	4,460,332	513,841	33,668	
British .....	1,500,232	1,952	3,881,980	22,424	43,809,211	515	1,188,524	1,267,444	171,995	None.	
American .....	6,632,658	101,233	34,486,215	329,959	188,578,127	4,456	3,159,193	3,086,069	247,715	691	
Grand totals for 1905 .....	22,080,717	195,742	105,907,336	718,081	630,334,240	8,870	9,033,130	8,753,845	933,551	34,359	
" 1904 .....	19,963,324	178,044	98,395,102	636,892	587,880,790	8,537	8,832,300	8,518,839	865,448	20,880	
Increase, <i>i</i> ; decrease, <i>d</i> .....	<i>i</i>	2,117,393 <i>i</i>	7,602,234 <i>i</i>	61,189 <i>i</i>	42,453,450 <i>i</i>	333 <i>i</i>	290,330 <i>i</i>	235,006 <i>i</i>	68,103 <i>i</i>	13,479	

\* These Companies have ceased doing new business in Canada.

## ABSTRACT of Life Assurance done by Canadian Companies which do business outside of the Dominion, for the Year 1905.

## CANADA LIFE ASSURANCE COMPANY

	Premiums for Year	Number of Policies New and Taken up.	Amount of Policies New and Taken up	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Unsettled Claims.	
								Claims paid.	Not Registered.
	\$	%	%		%		%	%	%
In Canada.....	3,008,898	2,843	6,614,961	39,671	80,130,075	704	1,567,065	1,551,500	None.
In other countries.....	1,095,697	3,183	6,399,185	11,683	26,192,834	87	240,567	240,284	None.
Total.....	4,104,595	6,026	13,014,146	51,354	106,322,909	791	1,807,632	1,791,784	None.

## CONFEDERATION LIFE ASSOCIATION.

In Canada.....	1,259,865	2,854	4,485,948	27,303	40,037,227	411	687,320	645,295	20,000
In other countries.....	120,189	496	1,325,350	1,065	2,241,228	12	21,949	18,914	None.
Total.....	1,380,054	3,350	5,811,298	28,368	42,278,455	423	709,269	664,209	20,000

## IMPERIAL LIFE ASSURANCE COMPANY.

In Canada.....	652,931	2,569	3,983,362	10,472	17,287,667	39	132,298	82,733	None.
In other countries.....	27,867	242	328,140	513	790,456	3	2,425	1,675	None.
Total.....	680,798	2,811	4,311,502	10,985	17,988,123	42	134,723	84,408	None.

## MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada.....	1,106,302	2,631	4,061,630	24,417	32,202,141	175	296,689	279,555	None.
In other countries.....	589,084	1,514	2,603,294	5,978	9,508,173	66	81,281	85,329	None.
Total.....	1,695,386	4,145	6,664,924	30,395	41,710,314	241	387,970	364,884	None.

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## MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	1,535,627	3,492	5,681,187	29,606	43,438,288	315	428,294	389,066	64,680	None.
In other countries.....	11,879	33	53,000	182	299,000	1	2,460	2,308	None.	None.
Total.....	1,547,506	3,525	5,734,187	29,788	43,737,288	316	430,654	391,374	64,680	None.

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	1,209,290	2,847	4,335,676	23,415	32,569,534	189	291,617	282,811	43,642	5,000
In other countries.....	143,318	970	1,565,386	2,727	4,423,572	19	23,970	25,827	7,000	None.
Total.....	1,354,608	3,817	5,901,062	26,142	36,993,106	208	315,587	312,638	50,642	5,000

## SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	1,786,559	6,668	8,005,084	41,994	48,488,598	575	642,636	596,831	73,968	None.
In other countries.....	2,514,463	7,341	10,606,973	32,447	46,311,914	407	639,353	544,239	169,279	None.
Total.....	4,301,022	14,009	18,612,057	74,441	95,290,512	982	1,273,000	1,141,100	243,247	None.

CANADIAN Life Companies—Assets, 1905.

Companies.	Real Estate.		Loans on Real Estate.		Loans on Collaterals.		Cash Loans and Premium Obligations on Policies in Force.		Stocks, Bonds and Derivatives.		Cash on hand and in banks.		Agents' Balances and Bills Receivable.		Interest Rents Due and Accrued.		Out-standing and Deferred Premiums.		Other Assets.		Total Assets.	
	%	cts.	%	cts.	%	cts.	%	cts.	%	cts.	%	cts.	%	cts.	%	cts.	%	cts.	%	cts.	%	cts.
Canada Life	4,831,397	92	5,185,312	90	19,987	39	3,629,583	86	18,275,776	21	266,072	32	None.	None.	386,700	41	601,314	63	None.	None.	30,329,365	36
Central Life	None.		None.		None.		969	60	51,000	00	1,457	80	7,861	69	378	32	4,599	35	1,455	61	70,661	46
Confederation	4,247,971	01	4,477,922	19	37,481	42	1,189,691	83	3,416,935	40	116,147	33	None.	None.	243,112	34	419,162	20	12,696	10	11,100,079	42
Continental	None.		127,832	58	None.		8,542	83	243,046	35	35,215	28	8,993	80	4,938	95	38,734	65	7,340	54	47,614	98
Crown Life	None.		None.		None.		9,858	00	145,888	60	33,238	81	9,986	59	931	25	35,201	52	23,000	00	258,084	80
Dominion Life	2,250	00	None.		None.		46,758	20	129,862	14	186	22	747	67	36,242	35	39,579	89	2,241	25	1,070,327	17
Excelsior	21,974	26	67,146	54	None.		48,441	86	56,252	20	52,018	63	6,988	38	29,362	48	85,052	69	34,042	61	1,009,700	65
Federal	58,641	88	833,153	17	211,124	00	270,279	78	758,308	19	61,337	73	4,333	28	39,702	39	173,650	35	11,382	86	2,423,913	93
Great West	None.		2,492,372	37	None.		200,156	63	198,261	33	4,042	52	9,841	29	84,185	15	152,937	46	7,361	00	3,149,359	74
Home Life	125,000	00	51,330	28	None.		146,824	71	226,798	48	119,384	11	None.	None.	9,247	35	90,307	46	5,183	22	758,385	37
Imperial Life	None.		1,272,677	11	250,200	00	125,697	30	753,635	54	187,335	56	None.	None.	23,848	66	263,412	11	35,918	36	2,840,725	23
London Life	10,000	00	1,502,002	91	None.		78,080	62	138,356	56	37,472	67	None.	None.	48,127	42	44,119	80	7,126	39	1,866,425	80
Manufacturers Life	115,089	49	1,350,408	99	254,788	75	612,736	98	1,177,786	86	246,062	34	None.	None.	90,501	68	332,955	68	11,450	89	7,189,081	66
Mutual Life of Canada	56,281	08	1,265,533	86	None.		1,017,480	90	3,245,104	80	261,990	60	None.	None.	177,312	65	272,121	68	None.	None.	9,296,092	15
National Life of Canada	102,000	00	None.		None.		21,761	48	377,759	82	7,696	40	13,093	91	3,285	61	10,150	43	1,649	07	597,396	75
North American	167,644	15	1,043,046	70	593,277	00	481,554	82	1,279,638	00	88,972	28	None.	None.	42,942	38	268,990	10	10,148	22	6,968,013	66
Northern	None.		329,190	15	122,260	00	20,627	50	85,082	60	68,782	68	12,757	88	6,831	54	47,716	60	3,308	35	186,586	79
Royal Victoria	None.		None.		140,000	00	31,365	22	267,172	60	29,239	80	10,821	18	1,627	60	48,357	12	5,390	00	494,883	82
Sovereign Life	None.		None.		None.		5,446	70	301,832	37	13,690	18	13,043	98	3,253	31	17,682	11	4,357	33	358,946	51
Subsidiary High Court of A.O.F.	None.		5,500	00	None.		1,972	00	59,343	94	9,903	65	None.	None.	1,246	51	3,301	70	None.	None.	81,057	18
Sun Life of Canada	4,656,597	83	2,272,440	46	1,789,759	38	1,732,198	77	412,579,574	11	1,080,478	94	None.	None.	213,027	82	472,297	98	113,340	00	21,309,384	82
Union Life	24,125	00	None.		None.		688	54	169,328	88	21,742	75	2,508	14	1,162	86	5,745	55	9,426	52	234,728	24
Totals	1,792,782	62	26,763,010	75	3,407,818	14	9,679,243	59	49,918,985	83	2,735,426	53	124,659	75	1,417,938	79	3,352,049	35	306,198	91	102,438,414	59

\* In addition to the securities included in the above market value, the Company owns certain common stocks, to the par value of \$65,000, received as bonuses in connection with bond holdings. No market value has been assigned to these securities.

† In addition to the securities included in the above market value, the Company owns a considerable amount of common stocks and other securities, most of them obtained as bonuses in connection with purchases of bonds. The Company states that it would be difficult to assign as yet any market value to such securities, and that it prefers to wait until their value shall have become better established. The Company further states that all such securities are checked and audited in exactly the same manner as the others owned by it.

## SESSIONAL PAPER No. 8

## CANADIAN Life Companies—Liabilities, &amp;c., 1905.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Basis of Reserve of Policies issued previous to Jan. 1, 1900. (Policies issued since Jan. 1, 1900, are valued on H.M. 3½ basis unless otherwise stated.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Canada Life.....	180,920 01	28,505,436 00	213,106 07	28,435,962 08	1,393,403 28	1,000,000 00	H.M. 3½ previous to Jan. 1, 1900; H.M. 3 after that date.
Central Life.....	None.	31,303 06	963 57	32,266 63	38,304 83	75,100 00	H.M. 3½
Confederation.....	63,015 00	10,140,198 00	96,367 11	10,299,580 11	800,499 31	100,000 00	H.M. 4½ to Dec. 31, 1895; H.M. 3½ for 1896-9; H.M. 3 thereafter.
Continental.....	3,000 00	347,788 00	6,604 81	357,392 81	117,922 17	180,255 94	H.M. 4½
Crown Life.....	5,500 00	232,044 00	782 48	238,326 48	19,758 32	129,465 29	H.M. 3½
Dominion Life.....	9,250 00	869,226 58	12,467 78	890,914 36	179,382 81	100,000 00	H.M. 4
Excelsior.....	7,220 21	880,333 30	16,534 81	904,148 41	105,551 64	75,000 00	H.M. 4½
Federal.....	31,686 00	2,170,425 45	11,587 30	2,213,638 75	210,215 18	130,000 00	H.M. 4½ to Dec. 31, 1896; H.M. 4 for 1897-8-9; H.M. 3½ and 3 since Dec. 31, 1899.
Great West.....	4,000 00	2,467,842 16	65,304 13	2,537,146 29	612,213 45	250,000 00	Act. 4.
Home Life.....	7,000 00	602,019 73	585 95	609,605 68	148,779 69	216,980 00	H.M. 3½; H.M. 4½ for People's Life policies prior to 1900.
Imperial Life.....	8,500 00	2,064,099 00	117,504 32	2,180,103 32	650,621 91	450,000 00	H.M. 3½
London Life.....	10,470 33	1,692,755 00	52,052 21	1,755,277 54	111,148 26	50,000 00	H.M. Ordinary. For Industrial Act. 4 to Jan. 1, 1900; since, Fairs (5) 3 per cent.
Manufacturers Life.....	51,635 67	6,290,332 00	34,355 35	6,286,923 02	902,758 64	300,000 00	Act. 4½
Mutual Life of Canada.....	64,680 40	8,210,064 24	69,346 79	8,344,091 03	952,001 12	None.	Act. 4 to Jan. 1, 1900; H.M. 3½ for 1900-1-2; H.M. 3 thereafter.
National Life of Canada.....	5,000 00	395,050 00	3,838 00	403,888 00	163,508 75	199,860 70	H.M. 3½
North American.....	55,642 30	6,210,338 00	72,022 93	6,338,003 23	630,010 43	60,000 00	Previous to Jan. 1, 1897, H.M. 4½; for 1897-8-9 policies, H.M. 4.
Northern Life.....	1,000 00	393,653 43	None.	394,653 43	191,923 36	213,850 00	H.M. 4½
Royal Victoria.....	7,000 00	440,241 43	2,410 00	450,151 43	44,732 09	200,000 00	H.M. 4½
Sovereign Life.....	None.	136,068 00	None.	136,068 00	222,878 58	225,955 68	Om. 3 profit and Om. 3½ non-profit.
Subsidiary High Court of the Ancient Order of Foresters.....	None.	72,670 54	None.	72,670 54	8,386 64	None.	H.M. 4.
Sun Life of Canada.....	243,246 62	19,100,198 92	125,240 69	19,468,686 23	1,840,698 59	105,000 00	H.M. 3½
Union Life.....	1,520 00	108,907 00	12,260 14	122,687 14	112,041 10	100,000 00	Om. 3.
Totals.....	766,786 14	91,272,163 93	943,334 44	92,982,284 51	9,456,130 08	4,161,107 61	

+ The Guaranteed Security business, forming nearly one-half the total issues since June, 1896, are valued upon the H.M. 4 and H.M. 3 per cent. basis.

5-6 EDWARD VII., A. 1906

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1905.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.
<i>British Companies.</i>											
Commercial Union.....	None.	1,058,042 01	None.	16,721 91	205,861 03	1,339 10	41 20	19,498 50	4,133 60	None.	1,296,637 35
Edinburgh Life.....	None.	None.	None.	12,367 19	121,667 00	2,576 82	None.	312 27	69 79	None.	136,993 07
Life Association of Scot- land.....	None.	44,191 60	None.	80,463 12	162,906 79	10,534 96	None.	2,788 59	6,140 61	None.	397,325 70
*Liverpool and London and Globe.....											
London and Lancashire.....	210,000 00	1,055,966 95	None.	185,639 00	2,021,139 30	35,939 57	196 76	40,778 41	81,680 44	1,644 03	3,633,014 46
*London Assurance.....											
*North British.....	None.	None.	None.	None.	296,833 33	809 75	None.	None.	None.	None.	297,643 08
Norwich Union Life.....											
Pelican and British Empire.....	167,256 52	1,277,295 20	None.	154,086 08	456,082 61	127,285 40	None.	28,864 63	36,180 33	13,912 86	2,258,963 63
*Royal.....											
Scottish Amicable.....	None.	None.	None.	16,173 19	149,340 90	None.	None.	None.	61 71	None.	165,575 80
Scottish Provident.....	None.	None.	None.	9,065 71	2,109,732 12	None.	None.	29,203 16	None.	None.	2,148,000 99
Standard.....	340,973 41	3,429,731 02	163,764 74	743,122 46	9,143,378 68	228,425 31	None.	2,072 31	149,719 05	2,053 64	14,205,843 62
Star.....	133,000 00	424,501 17	None.	12,237 10	601 876 25	22,916 83	1,699 91	15,001 72	1,611 01	None.	1,212,843 99
Total .....	851,229 35	7,289,739 95	163,764 74	1,229,965 76	15,180,818 01	429,227 74	1,937 87	128,719 59	279,896 57	17,610 53	25,572,841 69

\* These companies also do fire business. For their Assets and Total Liabilities in Canada see pages lxxiv and lxxvi.



SESSIONAL PAPER No. 8

TABLE showing the Assets in Canada of American Companies doing business of Life Assurance in Canada for the Year 1905.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on policies in force.	Stocks Bonds and Debitures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums.	(Other Assets.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>											
<i>Ethna Life</i> .....	None.	None.	None.	458,223 11	4,302,579 39	32,897 40	None.	23,685 40	57,819 65	None.	4,875,204 95
<i>Connecticut Mutual</i> .....	None.	None.	None.	None.	111,500 00	None.	None.	None.	None.	None.	111,500 00
<i>Equitable</i> .....	None.	None.	None.	475,183 48	8,810,198 00	107,610 50	None.	None.	97,825 00	None.	9,490,816 98
<i>Germania</i> .....	None.	None.	None.	5,070 00	174,623 82	None.	None.	2,926 79	364 08	None.	182,984 69
<i>Metropolitan</i> .....	55,138 55	13,000 00	None.	71,824 05	3,041,136 17	None.	None.	15,386 89	108,885 53	None.	3,305,391 19
<i>Mutual Life</i> .....	None.	None.	None.	646,019 02	6,899,512 09	184,483 00	None.	None.	112,420 00	None.	7,802,434 11
<i>Mutual Reserve</i> .....	None.	None.	None.	62,037 00	251,269 33	69,879 53	None.	2,592 17	30,989 29	None.	416,787 32
<i>National Life</i> .....	None.	None.	None.	None.	88,700 00	None.	None.	None.	75 92	None.	88,775 92
<i>New York</i> .....	350,000 00	None.	None.	1,051,803 23	7,312,807 00	243,322 56	483 23	100,006 32	147,021 75	None.	9,205,624 09
<i>North-western</i> .....	None.	None.	None.	49,075 00	129,583 33	None.	None.	None.	254 95	None.	178,913 28
<i>Phoenix Mutual</i> .....	None.	None.	None.	None.	131,762 00	None.	None.	None.	353 34	None.	132,115 34
<i>Provident Savings</i> .....	None.	None.	None.	61,915 03	312,781 65	5,975 61	14,35 61	4,571 61	16,426 00	1,583 00	417,006 51
<i>State Life</i> .....	None.	None.	None.	5,029 18	55,325 00	21,726 54	197 69	None.	5,081 70	None.	87,360 11
<i>Travelers</i> .....	20,000 00	977,100 00	None.	147,807 00	1,592,353 07	None.	None.	30,844 25	44,650 17	None.	2,812,914 49
<i>Union Mutual</i> .....	None.	None.	None.	12,869 22	1,046,804 41	10,753 18	None.	11,450 50	29,303 59	None.	1,111,180 90
<i>United States</i> .....	None.	None.	None.	20,604 47	256,947 16	None.	None.	3,444 65	8,537 76	None.	289,534 04
<b>Totals</b> .....	425,158 55	990,100 00	None.	3,007,599 79	34,477,942 42	676,648 32	15,034 53	194,968 58	660,508 73	1,583 00	40,509,543 92

5-6 EDWARD VII., A. 1906

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1905.

## LIABILITIES IN CANADA, 1905.

	Unsettled Claims.	Net Re-insurance. Reserve.	Sundry.	Total Liabilities, including Reserve.	<sup>e</sup> Excess of Assets over Liabilities. — <sup>d</sup> The Reverse.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>British Companies.</i>					
Commercial Union.....	2,694 91	228,056 86	None.	230,751 77 <sup>e</sup>	1,065,885 58
Edinburgh Life.....	None.	66,726 91	None.	66,726 91 <sup>c</sup>	70,266 16
Life Association of Scotland...	11,991 46	837,196 93	None.	849,188 39 <sup>d</sup>	541,862 69
Liverpool & London & Globe...	8,320 57	100,000 00	None.	108,320 57	
London and Lancashire.....	34,543 55	2,550,000 00	7,752 40	2,592,295 95 <sup>e</sup>	1,040,718 51
London Assurance.....	None.	9,435 10	None.	9,435 10	
North British.....	"	510,000 00	None.	510,000 00	
Norwich Union Life.....	"	80,000 00	None.	80,000 00 <sup>e</sup>	127,643 08
Pelican and British Empire...	56,422 50	1,800,000 00	4,434 00	1,860,856 50 <sup>e</sup>	398,107 13
Royal.....	7,964 00	410,828 38	None.	418,792 38	
Scottish Anicable.....	None.	129,531 20	None.	129,531 20 <sup>e</sup>	36,044 60
Scottish Provident.....	None.	70,372 00	None.	70,372 00 <sup>e</sup>	2,077,628 99
Standard.....	77,816 36	7,814,647 00	None.	7,892,463 36 <sup>e</sup>	6,313,380 26
Star.....	None.	175,000 00	None.	175,000 00 <sup>e</sup>	1,037,843 99
Totals.....	199,753 35	14,781,794 38	12,186 40	14,993,734 13 <sup>e</sup>	10,579,107 56
<i>American Companies</i>					
Ætna Life.....	13,280 00	5,454,802 00	9,784 90	5,477,866 90 <sup>d</sup>	602,661 95
Connecticut Mutual.....	5,250 00	730,000 00	None.	735,250 00 <sup>d</sup>	623,750 00
Equitable.....	9,123 88	6,826,083 00	59,164 84	6,894,371 72 <sup>e</sup>	2,596,445 26
Germania.....	None.	71,284 00	446 64	71,730 64 <sup>e</sup>	111,254 05
Metropolitan.....	4,286 75	2,910,982 00	53,020 30	2,968,289 05 <sup>e</sup>	337,102 14
Mutual Life, New York.....	42,259 00	7,348,620 00	85,155 52	7,476,034 52 <sup>e</sup>	326,899 59
Mutual Reserve Life.....	50,052 24	295,961 00	38 57	346,051 81 <sup>e</sup>	70,735 51
National Life.....	335 00	39,909 00	None.	40,244 00 <sup>e</sup>	48,531 92
New York Life.....	35,586 74	8,451,078 00	95,449 88	8,582,114 62 <sup>e</sup>	623,509 47
North-western Mutual.....	None.	113,775 00	None.	113,775 00 <sup>e</sup>	65,138 28
Phoenix Mutual.....	315 00	275,000 00	None.	275,315 00 <sup>d</sup>	143,190 66
Provident Savings.....	19,000 00	375,765 00	727 00	395,492 00 <sup>e</sup>	22,114 51
State Life.....	None.	61,709 00	None.	61,709 00 <sup>e</sup>	25,651 11
Travelers.....	44,149 00	2,191,574 00	154,698 00	2,390,421 00 <sup>e</sup>	422,393 49
Union Mutual.....	17,768 31	1,163,996 00	5,509 12	1,187,273 43 <sup>d</sup>	76,092 53
United States.....	7,000 00	266,291 00	75 00	273,366 00 <sup>e</sup>	16,168 04
Totals.....	248,405 92	36,576,829 00	464,069 77	37,289,304 69 <sup>e</sup>	3,220,239 23

## SESSIONAL PAPER No. 8

TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch

INCOME (CASH), 1905.

—	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.
<i>Canadian Companies.</i>					
Canada Life.....	4,078,134 60	26,460 26	1,215,570 24	123,135 89	5,443,300 99
Central Life.....	18,721 65	None.	1,897 88	50 00	20,669 53
Confederation.....	1,377,523 94	2,530 00	437,719 10	163,141 53	1,980,914 57
Continental.....	143,958 30	None.	15,744 00	4,047 37	163,749 67
Crown.....	129,432 59	6,500 00	7,894 18	8,025 08	151,851 85
Dominion Life.....	194,900 01	None.	53,198 84	728 75	248,917 60
Excelsior.....	262,913 88	150 00	48,656 33	3,748 62	315,467 83
Federal.....	570,220 46	2,000 00	98,087 88	23,109 19	693,417 53
Great West.....	767,050 50	24,352 50	171,103 60	None.	962,506 60
Home Life.....	164,985 44	None.	24,310 19	2,314 97	191,610 60
Imperial Life.....	680,798 09	None.	119,236 75	462 01	800,496 85
London Life.....	384,142 35	None.	90,873 07	None.	475,015 42
Manufacturers Life.....	1,643,596 58	1,789 00	280,737 71	18,686 27	1,944,809 56
Mutual Life of Canada.....	1,532,747 45	14,759 00	405,687 34	3,325 12	1,956,518 91
National Life of Canada.....	157,717 09	None.	12,430 41	25,354 71	195,502 21
North American.....	1,350,106 30	4,501 20	294,941 46	10,514 64	1,660,063 60
Northern Life.....	151,440 51	None.	23,365 29	None.	174,805 80
Royal Victoria.....	138,591 93	None.	16,037 15	None.	154,629 08
Sovereign Life.....	80,632 47	None.	12,792 67	15,209 59	108,634 73
Subsidiary High Court of the Ancient Order of Foresters.....	23,464 44	None.	2,853 49	None.	26,317 93
Sun Life of Canada.....	3,956,345 58	344,676 52	958,261 58	458,092 73	5,717,376 41
Union Life.....	167,241 01	None.	7,455 92	140,000 00	314,696 93
Totals.....	17,974,755 17	427,718 48	4,298,854 08	999,046 47	23,701,274 20
<i>British Companies.</i>					
Commercial Union.....	20,391 55	None.	43,964 05	None.	64,355 60
Edinburgh Life.....	1,887 35	None.	689 47	None.	2,576 82
Life Association of Scotland, Liverpool and London and Globe.....	23,097 11	None.	6,589 81	None.	29,686 92
London and Lancashire Life.....	4,163 42	None.	None.	None.	4,163 42
London Assurance.....	349,068 00	None.	141,984 84	4,093 05	495,145 89
North British.....	626 21	None.	None.	None.	626 21
Norwich Union Life.....	16,013 17	None.	None.	None.	16,013 17
Pelican and British Empire.....	3,352 29	None.	274 59	None.	3,626 88
Royal.....	198,052 64	3,126 40	89,963 65	None.	291,142 69
Scottish Amicable.....	44,042 72	None.	8,371 25	None.	52,413 97
Scottish Provident.....	3,331 36	None.	663 75	None.	3,995 11
Standard.....	953 20	None.	95,787 82	None.	96,741 02
Star.....	809,584 18	8,337 45	747,473 83	5,338 85	1,570,734 81
Star.....	14,205 79	None.	35,411 03	10,000 00	59,616 82
Totals.....	1,488,768 99	11,463 85	1,171,174 09	19,431 90	2,690,838 83
<i>American Companies.</i>					
Ætna Life.....	632,412 52	None.	192,667 30	None.	825,079 82
Connecticut Mutual.....	19,072 29	None.	4,750 00	None.	23,822 29
Equitable.....	783,674 70	26,227 40	324,372 16	None.	1,134,274 26
Germania.....	4,823 10	None.	5,229 44	None.	10,052 54
Metropolitan.....	1,358,342 69	2,432 50	109,574 51	4,400 33	1,474,750 03
Mutual Life of New York.....	1,159,893 70	4,507 78	286,460 29	None.	1,450,861 77
Mutual Reserve Life.....	164,258 35	None.	12,782 29	None.	177,040 64
National Life of U.S.....	679 22	None.	None.	None.	679 22
New York Life.....	1,651,789 85	2,784 58	250,582 72	11,802 97	1,916,960 12
North-western Mutual.....	4,621 52	None.	None.	None.	4,621 52
Phoenix Mutual.....	14,812 72	None.	5,307 90	None.	20,120 62
Provident Savings.....	145,660 80	None.	14,082 22	10,914 71	170,657 73
State Life.....	47,741 83	None.	216 30	None.	47,958 13
Travelers.....	317,864 79	None.	115,304 60	595 00	433,764 48
Union Mutual.....	232,171 14	None.	36,269 70	None.	268,440 84
United States.....	58,886 93	None.	10,404 94	None.	69,291 87
Totals.....	6,596,706 15	35,952 26	1,368,004 46	27,713 01	8,028,375 88

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## PAYMENTS TO POLICY HOLDERS, 1905.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy holders	Total paid to Policy-holders	Net Premium Income (including consideration for Annuities).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life	1,389,453 28	402,730 24	26,691 35	258,917 13	1,194,689 45	3,272,681 45	4,104,594 86
Central Life	2,000 00	None.	None.	815 00	None.	2,815 00	18,721 65
Confederation	330,696 00	333,513 00	21,395 71	71,615 30	80,965 26	837,875 27	1,380,463 91
Continental	10,685 00	None.	300 00	1,980 85	None.	12,965 85	143,458 30
Crown Life	12,000 00	"	325 20	1,384 00	None.	13,709 20	135,432 59
Dominion Life	31,995 00	3,000 00	533 48	3,710 18	1,414 68	60,683 34	194,490 01
Excelsior	30,712 00	9,000 00	300 00	8,169 27	2,537 81	50,719 11	262,913 88
Federal	153,929 00	13,600 00	3,150 31	32,970 26	32,775 78	236,425 35	572,220 46
Great West	113,343 19	None.	6,311 91	9,445 70	3,352 81	132,084 94	751,403 00
Home Life	29,596 31	"	None.	18 10	None.	47,436 98	164,985 44
Imperial Life	84,407 86	"	7,709 91	19,166 81	1,146 89	112,431 47	680,798 09
London Life	73,195 54	14,119 98	None.	5,736 20	6,728 09	99,779 81	384,142 35
Manufacturers Life	319,835 70	45,028 33	1,841 91	71,512 08	29,435 44	467,673 46	1,645,385 58
Mutual Life of Canada	231,924 10	159,450 00	9,422 56	64,188 68	87,928 85	552,914 19	1,517,506 45
National Life of Canada	15,810 04	None.	None.	7,336 10	None.	23,146 14	157,717 09
North American	260,434 57	52,203 00	10,477 17	130,191 52	86,520 70	539,826 96	1,354,607 50
Northern Life	16,500 00	None.	None.	4,282 28	None.	20,782 28	151,410 51
Royal Victoria	38,004 85	"	5,354 28	3,969 27	"	47,328 40	138,391 93
Sovereign Life	13,375 00	"	None.	None.	"	13,375 00	80,632 47
Ancient Order of Foresters	5,041 00	"	"	218 00	"	5,259 00	23,464 41
Sun Life of Canada	833,606 88	287,493 38	105,174 11	235,124 36	168,378 30	1,648,277 03	4,301,022 10
Union Life	26,633 45	None.	None.	250 40	None.	26,883 85	167,241 01
Totals.	4,062,799 07	1,320,137 93	199,039 03	949,603 96	1,693,994 09	8,225,574 08	18,402,323 65
<i>British Companies.</i>							
Commercial Union	42,471 42	6,439 99	None.	559 46	129 27	49,600 34	29,391 55
Edinburgh Life	3,582 60	None.	"	None.	None.	3,582 60	1,887 35
Life Association of Scotland	82,751 90	"	"	6,394 31	178 04	89,324 25	23,097 11
Liverpool and London and Globe	15,730 09	"	625 46	223 00	None.	16,577 55	4,163 42
London and Lancashire Life	132,411 75	43,776 75	None.	17,008 35	7,903 87	201,100 72	345,068 00
London Assurance	None.	None.	"	None.	None.	None.	626 21
North British	49,809 25	11,200 18	623 82	5,964 96	314 02	67,912 23	16,013 17

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Norwich Union Life, .....	12,212 23	None.	None.	61 10	None.	12,276 33	3,352 29
Pelican and British Empire .....	110,145 96	88,941 00	6,415 06	7,332 75	1,235 89	214,090 66	201,179 04
Royal, .....	26,756 19	None.	501 79	6,168 22	3,564 54	36,990 74	41,042 72
Scottish Amicable, .....	3,978 18	None.	None.	156 96	None.	4,135 13	3,331 36
Scottish Provident, .....	14,203 37	None.	None.	None.	None.	14,203 37	953 20
Standard, .....	340,123 01	196,891 34	9,891 67	30,807 19	36,318 05	613,991 26	817,921 63
Star .....	29,895 67	5,124 67	None.	1,046 53	None.	27,066 87	11,295 79
Totals .....	855,971 62	352,373 93	18,017 80	75,745 02	49,643 68	1,350,852 05	1,500,232 84
<i>American Companies.</i>							
Edna Life, .....	274,383 07	303,666 00	None.	11,602 65	63,825 12	653,476 84	632,412 52
Connecticut Mutual, .....	73,500 00	7,813 00	None.	None.	6,452 51	87,825 51	19,072 29
Esquitable, .....	379,875 03	74,254 35	16,400 08	236,768 41	175,161 40	882,437 27	809,902 10
Germania, .....	2,500 00	26,036 75	None.	5,307 59	145 21	34,049 55	4,823 10
Metropolitan, .....	229,614 92	2,406 85	617 71	21,389 72	17,770 82	271,860 02	1,360,775 19
Mutual Life of New York, .....	465,034 03	134,871 00	26,815 35	111,706 42	36,076 48	774,503 28	1,164,401 48
Mutual Reserve Life, .....	162,495 81	None.	None.	23,250 79	3,475 70	180,222 30	161,258 35
National Life of the United States, .....	10,010 00	None.	None.	None.	None.	10,010 00	679 22
New York Life, .....	364,533 03	186,630 55	12,147 88	142,077 43	149,273 14	854,662 03	1,054,374 43
North-western, .....	13,972 00	2,603 00	None.	2,810 93	2,036 16	21,422 09	4,621 52
Phoenix Mutual, .....	227,758 00	71 00	None.	78 00	2,300 91	25,297 91	14,812 72
Provident Savings, .....	40,912 00	None.	None.	3,300 23	6,115 16	50,477 39	145,600 80
State Life, .....	25,000 00	None.	None.	None.	60 00	25,060 00	47,741 83
Travelers, .....	122,558 59	36,120 66	1,669 82	8,974 50	362 98	169,686 55	317,864 79
Union Mutual, .....	105,650 14	8,036 69	None.	29,668 49	8,307 30	151,742 62	232,171 14
United States, .....	8,500 00	2,124 00	29 00	5,297 88	2,373 81	18,324 69	58,886 93
Totals .....	2,301,354 62	784,713 85	57,679 84	602,383 04	473,946 70	4,220,078 05	6,032,658 41

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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.

## EXPENDITURE (CASH), 1905.

	Payments to Policy-holders	General Expenses.	Dividends to Stockholders	Total Expenditure.	Excess of Income over Expenditure. — d The Reverse.
<i>Canadian Companies.</i>	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.
Canada Life .....	3,272,081 45	1,006,785 97	80,000 00	4,358,867 42 <i>e</i>	1,084,433 57
Central Life .....	2,815 00	23,361 07	None.	26,176 07 <i>d</i>	5,506 54
Confederation .....	837,875 27	383,238 65	15,000 00	1,238,113 92 <i>e</i>	623,677 75
Continental .....	12,905 85	68,529 13	None.	81,494 98 <i>e</i>	82,254 69
Crown .....	13,709 20	76,195 88	None.	89,905 08 <i>e</i>	61,946 77
Dominion Life .....	60,683 34	65,024 66	8,000 00	133,708 00 <i>e</i>	115,209 60
Excelsior .....	50,719 11	113,142 86	3,684 45	167,546 42 <i>e</i>	147,921 41
Federal .....	236,425 35	193,854 20	10,400 00	440,679 55 <i>e</i>	252,737 98
Great West .....	132,684 94	271,703 48	25,000 00	429,388 42 <i>e</i>	533,118 18
Home Life .....	47,936 98	137,199 57	None.	185,136 55 <i>e</i>	6,474 05
Imperial Life .....	112,431 47	253,170 87	27,000 00	392,602 34 <i>e</i>	407,894 51
London Life .....	99,779 81	161,812 29	4,000 00	265,592 10 <i>e</i>	209,423 32
Manufacturers Life .....	467,673 46	482,805 68	24,000 00	974,479 14 <i>e</i>	970,330 42
Mutual Life of Canada .....	552,914 19	349,856 29	None.	902,770 48 <i>e</i>	1,053,748 43
National Life of Canada .....	23,146 14	72,655 14	None.	95,801 28 <i>e</i>	99,700 93
North American .....	538,826 96	397,308 61	6,000 00	943,135 57 <i>e</i>	716,928 03
Northern Life .....	20,782 28	58,355 58	None.	79,137 86 <i>e</i>	95,667 94
Royal Victoria .....	47,328 40	64,495 63	None.	111,824 03 <i>e</i>	42,805 03
Sovereign Life .....	13,375 00	52,304 57	None.	65,679 57 <i>e</i>	42,935 16
Ancient Order of Foresters ..	5,259 00	4,435 99	None.	9,694 99 <i>e</i>	16,622 94
Sun Life of Canada .....	1,648,277 03	1,254,143 83	15,750 00	2,918,170 86 <i>e</i>	2,799,205 55
Union Life .....	26,883 85	219,525 29	None.	246,409 14 <i>e</i>	68,287 79
<b>Totals .....</b>	<b>8,225,574 08</b>	<b>5,711,905 26</b>	<b>218,834 45</b>	<b>14,156,313 79 <i>e</i></b>	<b>9,425,837 51</b>
<i>British Companies.</i>					
Commercial Union .....	49,600 34	2,433 11		52,033 45 <i>e</i>	12,322 15
Edinburgh Life .....	3,582 60	125 63		3,708 23 <i>d</i>	1,131 41
Life Association of Scotland ..	89,324 25	1,498 66		90,822 91 <i>d</i>	61,135 99
Liverpool and London and Globe .....	16,577 55	277 36		16,854 91 <i>d</i>	12,691 49
London and Lancashire Life ..	201,100 72	76,164 85		277,265 57 <i>e</i>	217,880 32
London Assurance .....	None.	None.		None. <i>e</i>	626 21
North British .....	67,912 23	2,795 81		70,708 04 <i>d</i>	54,694 87
Norwich Union Life .....	12,276 33	212 08		12,488 41 <i>d</i>	8,861 53
Pelican and British Empire ..	214,090 66	31,398 50		245,489 16 <i>e</i>	45,653 53
Royal .....	36,990 74	12,768 82		49,759 56 <i>e</i>	2,654 41
Scottish Amicable .....	4,135 13	127 08		4,262 21 <i>d</i>	267 10
Scottish Provident .....	14,203 37	None.		14,203 37 <i>e</i>	82,537 65
Standard .....	613,991 26	157,512 51		771,503 77 <i>e</i>	799,230 54
Star .....	27,066 87	4,122 82		31,189 69 <i>e</i>	28,427 13
<b>Totals .....</b>	<b>1,350,852 05</b>	<b>289,437 23</b>		<b>1,640,289 28 <i>e</i></b>	<b>1,050,549 55</b>

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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch—*Continued.*

## EXPENDITURE (CASH), 1905.

	Payments to Policy-holders	General Expenses.	Dividends to Stockholders	Total Expenditure.	<i>e</i> Excess of Income over Expenditure. — <i>d</i> Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>					
Etna Life .....	653,476 84	81,209 19		734,686 03 <i>e</i>	90,393 79
Connecticut Mutual. ....	87,825 51	99 29		87,924 80 <i>d</i>	64,102 51
Equitable .....	882,457 27	108,936 07		991,393 34 <i>e</i>	142,880 92
Germania .....	34,049 55	52 93		34,102 48 <i>d</i>	24,049 94
Metropolitan .....	271,860 02	514,182 11		786,042 13 <i>e</i>	688,707 90
Mutual Life of New York ..	774,503 28	199,205 52		973,708 80 <i>e</i>	477,152 97
Mutual Reserve Life .....	189,222 30	26,599 49		215,821 79 <i>d</i>	38,781 15
National Life of U. S. ....	10,010 00	60 26		10,070 26 <i>d</i>	9,391 04
New York Life .....	854,662 03	330,223 84		1,184,885 87 <i>e</i>	732,074 25
North western Mutual .....	21,422 09	31 56		21,453 65 <i>d</i>	16,832 13
Phoenix Mutual .....	25,297 91	None.		25,297 91 <i>d</i>	5,177 29
Provident Savings .....	50,477 39	64,109 29		114,586 68 <i>e</i>	56,071 05
State Life .....	25,060 00	17,272 05		42,332 05 <i>e</i>	5,626 08
Travelers .....	169,686 55	50,981 30		220,667 85 <i>e</i>	213,096 63
Union Mutual .....	151,742 62	55,945 15		207,687 77 <i>e</i>	60,753 07
United States .....	18,324 69	12,032 08		30,356 77 <i>e</i>	38,935 10
Totals .....	4,220,078 05	1,460,940 13		5,681,018 18 <i>e</i>	2,347,357 70



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## DETAIL of Life Insurance issued and

	Amount in Force Jan. 1, 1905.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
<i>Canadian Companies.</i>				
	\$	\$	\$	\$
Canada Life (Canadian business).....	78,685,664	7,173,673	41,728	None.
Central Life.....	474,750	355,250	21,250	250
Confederation (Canadian business).....	33,062,593	4,649,148	None.	None.
Continental.....	4,053,556	1,255,425	63,222	"
Crown Life.....	2,985,200	1,446,044	14,500	"
Dominion Life.....	5,653,775	1,115,000	9,500	"
Excelsior.....	7,554,510	2,408,029	35,256	"
Federal.....	16,047,846	3,329,537	2,000	"
Great-West.....	20,611,399	6,220,833	140,600	"
Home Life.....	3,949,653	3,069,110	104,073	"
Imperial Life (Canadian business).....	17,239,934	4,167,282	27,656	"
London Life (Ordinary).....	3,832,556	1,263,479	5,609	"
London Life (Industrial).....	4,390,741	1,097,457	10,132	37,154
Manufacturers Life (Canadian business).....	29,987,445	4,605,427	58,743	None.
Mutual Life of Canada (Canadian business).....	40,233,511	5,945,199	57,029	"
National Life of Canada.....	4,509,754	1,617,640	55,000	"
North American (Canadian business).....	31,568,389	4,437,376	63,225	"
Northern Life.....	4,127,975	1,366,810	5,200	"
Royal Victoria.....	4,204,072	1,121,775	8,000	"
Sovereign Life.....	1,282,622	794,855	4,000	42,800
Ancient Order of Foresters.....	1,026,911	212,050	3,500	None.
Sun Life of Canada (Canadian business).....	44,696,767	9,477,353	202,267	"
Union Life (Ordinary).....	513,526	451,287	2,674	"
Union Life (Industrial).....	4,574,253	5,485,634	182,860	"
Totals.....	370,266,803	73,065,733	1,118,096	80,204
<i>British Companies.</i>				
Commercial Union.....	662,442	81,917	2,433	None.
Edinburgh Life.....	113,954	652	None.	"
Life Association of Scotland.....	1,269,600	None.	10,493	"
Liverpool and London and Globe.....	158,187	3,632	None.	2,433
London Assurance.....	19,220	None.	"	None.
London and Lancashire Life.....	9,933,175	1,186,793	35,493	"
North British and Mercantile.....	866,262	2,376	None.	"
Norwich Union Life.....	166,925	None.	"	"
Pelican and British Empire.....	5,950,102	383,000	2,247	"
Royal.....	1,176,047	277,750	None.	28,771
Scottish Amicable.....	185,693	4,570	"	None.
Scottish Provident.....	108,038	163	"	"
Standard.....	22,145,760	2,369,391	149,243	"
Star.....	436,130	25,500	None.	2,951
Totals.....	43,191,525	4,335,744	199,909	34,155
<i>American Companies.</i>				
Aetna Life.....	17,071,713	1,261,591	6,500	None.
Connecticut Mutual.....	1,348,236	None.	33,428	"
Equitable.....	23,212,696	2,277,448	42,450	30,465
Germania.....	195,899	26,526	None.	None.
Metropolitan (Ordinary).....	8,897,380	4,761,968	"	41,049
Metropolitan (Industrial).....	25,761,481	11,540,668	"	None.
Mutual Life of New York.....	30,957,179	3,737,725	169,456	"
Mutual Reserve Life (Ordinary).....	4,594,493	193,599	90,060	241,825
Mutual Reserve Life (Assessment).....	361,600	None.	242,555	None.
National Life of United States.....	73,977	"	None.	"
New York Life.....	44,454,062	8,230,106	197,612	"
North-western Mutual.....	248,872	None.	None.	"
Phoenix Mutual.....	542,234	645	"	"
Provident Savings.....	3,775,368	1,054,779	55,500	"
State Life.....	1,946,000	309,503	15,000	"
Travelers.....	8,070,277	1,413,506	13,912	906
Union Mutual.....	7,093,779	1,018,425	35,500	None.
United States.....	1,849,171	143,687	21,070	7,540
Totals.....	180,653,957	35,996,176	923,043	321,788

+ 83,299,545 was transferred during the year from all Life and Endowment to Extended Term insurance.

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terminated in Canada during the Year 1905.

Amount of Policies Terminated by								Gross Amount in Force Dec. 31, 1905.
Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change & Decrease.	Not Taken.	Total Terminated.	
8	8	8	8	8	8	8	8	8
1,197,882	369,196	46,298	906,684	1,206,183	704,311	600,580	5,031,134	80,869,931
2,000	None.	None.	12,000	236,250	None.	None.	250,250	601,250
357,695	329,625	175,072	314,382	876,461	64,953	109,431	2,527,619	40,184,122
10,735	None.	23,000	44,308	796,433	6,500	8,900	888,976	4,483,235
18,500	"	None.	39,000	444,000	30,500	209,000	741,000	3,704,744
61,795	3,000	41,500	38,756	258,000	None.	90,000	493,451	6,285,289
36,977	9,000	38,000	73,572	857,345	16,776	42,400	1,074,070	8,923,722
156,886	7,600	84,500	142,390	1,520,632	34,763	138,476	2,085,247	17,294,136
117,343	None.	163,560	196,650	1,182,800	6,097	1,089,500	2,755,950	24,216,882
24,250	"	None.	57,000	848,535	14,600	16,850	961,235	6,161,017
195,252	"	12,000	307,157	1,209,884	8,848	732,528	2,465,671	18,969,208
25,907	14,620	2,000	25,949	412,324	14,096	63,350	558,246	4,543,369
54,637	None.	50	13,396	870,269	None.	None.	938,352	4,597,132
294,824	44,160	2,000	217,061	907,689	137,065	456,950	2,059,749	32,591,866
268,754	159,450	62,500	431,886	1,128,116	33,578	252,500	2,336,784	43,898,955
21,500	None.	32,000	152,754	753,934	31,775	65,000	1,056,963	5,125,437
267,414	50,203	20,700	565,961	1,457,642	95,585	492,010	2,949,515	33,119,475
18,500	None.	8,500	46,150	683,397	8,900	61,110	826,557	4,673,488
41,000	"	2,000	60,000	476,738	48,749	71,750	700,237	4,633,610
13,375	"	None.	None.	92,000	None.	86,000	191,375	1,932,903
3,041	"	"	4,000	144,138	500	41,900	193,579	1,048,882
425,045	217,611	97,526	765,228	1,882,670	93,602	1,915,726	5,397,408	48,978,981
1,000	None.	None.	None.	121,348	4,825	3,500	130,673	856,814
27,154	"	"	5,945	3,884,736	None.	None.	3,917,835	6,324,912
3,641,466	1,204,465	811,206	4,420,229	22,251,526	1,356,023	6,846,561	40,531,476	403,999,360
42,527	6,440	16,000	1,640	None.	None.	None.	66,607	680,185
3,583	None.	None.	None.	"	"	"	3,583	111,023
62,923	"	"	6,784	1,460	4,867	"	76,034	1,204,059
24,051	"	"	750	None.	None.	"	24,891	139,451
None.	"	"	None.	"	"	"	None.	19,220
156,616	44,546	3,000	102,129	426,342	7,250	69,090	808,883	10,346,578
44,600	11,200	None.	12,405	4,000	None.	None.	72,205	796,433
12,212	None.	"	None.	None.	"	"	12,212	154,713
116,580	88,341	"	48,407	36,388	"	30,000	319,716	6,015,633
26,569	None.	"	12,142	35,000	"	6,000	79,711	1,402,857
3,894	"	"	182	None.	"	None.	4,076	186,187
8,266	"	"	None.	"	"	"	8,266	99,935
320,351	208,058	23,500	149,304	618,061	10,202	154,426	1,483,902	23,180,492
22,333	5,372	None.	15,335	11,000	None.	None.	54,040	410,541
844,505	363,957	42,590	349,078	1,132,251	22,319	250,426	3,014,036	44,747,307
274,853	303,771	34,100	141,498	293,201	1,840	34,788	1,084,051	17,255,753
83,841	7,813	None.	7,118	3,500	8,165	None.	110,437	1,271,247
341,276	75,254	54,500	1,025,213	984,026	None.	424,960	2,905,229	22,657,830
2,500	26,037	None.	14,691	1,000	2,000	None.	46,228	176,197
95,356	2,244	"	237,276	1,700,654	None.	1,196,261	3,195,791	10,504,606
170,259	None.	233	381,683	8,617,183	170,869	None.	9,340,227	27,961,922
496,454	140,822	35,034	683,827	1,854,194	24,259	"	3,254,590	31,629,770
139,409	None.	584	102,475	710,330	553,401	"	1,508,199	3,611,781
46,000	"	None.	9,000	6,000	14,000	"	75,000	728,555
8,271	"	"	None.	None.	None.	"	8,271	65,706
369,740	178,728	3,220,223	436,466	37,559	253,363	"	4,496,079	48,405,701
13,972	2,603	None.	6,000	None.	305	"	22,970	225,902
22,758	71	"	1,000	"	1,000	"	24,820	518,170
47,000	None.	164,000	33,000	310,560	21,777	"	576,337	4,309,310
25,000	"	None.	None.	706,000	None.	83,000	814,000	1,456,503
163,478	43,185	34,103	133,106	202,606	"	"	376,478	8,922,123
103,890	8,412	81,000	155,506	379,313	3,847	56,000	787,966	7,359,738
14,500	2,124	5,000	15,548	179,500	None.	13,500	230,172	1,791,296
2,382,557	791,064	3,628,777	3,383,407	15,985,626	1,056,914	1,808,509	29,036,854	188,852,110

	Life.		Endowment.		Term and all other.		Bonns Additions.		Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<i>Canadian Companies.</i>										
Canada Life (Canadian business).....	2,173	4,111,657	833	1,982,638	75	319,000		700,338	3,101	7,173,673
Central Life.....	225	216,250	125	113,500	20	25,500		None.	370	335,250
Confederation (Canadian business).....	1,960	3,025,831	822	1,218,179	160	257,500		19,335	2,912	4,649,148
Continental.....	608	687,840	388	448,333	61	119,250		None.	1,057	1,253,423
Crown Life.....	610	1,025,541	211	303,500	34	116,000		"	855	1,446,641
Dominion Life.....	433	681,500	327	423,000	None.	None.		2,565	820	1,115,065
Excelsior Life.....	1,171	1,518,956	606	820,500	33	68,500		None.	1,870	2,408,026
Federal.....	1,722	2,431,690	536	736,514	60	161,333		"	2,328	3,329,537
Great West.....	3,011	4,305,780	827	1,084,720	270	740,333		"	4,111	6,220,833
Home Life.....	1,735	2,110,896	815	877,730	32	50,500		"	2,600	3,069,126
Imperial Life (Canadian business).....	1,996	3,035,878	625	907,882	100	225,250		279	2,671	4,167,289
London Life.....	150	137,750	953	1,026,700	54	99,000		None.	1,166	1,263,450
London Life..... (Ordinary)	4,886	514,231	9,480	583,226	None.	None.		"	14,366	1,097,457
Manufacturers Life (Canadian business).....	2,316	3,293,125	748	1,341,800	52	164,500		5,942	3,116	4,645,427
Mutual Life of Canada (Canadian business).....	2,173	3,701,568	1,321	2,002,131	101	243,500		None.	3,505	5,945,199
National Life of Canada.....	410	509,231	160	202,300	355	816,115		"	905	1,617,646
North American (Canadian business).....	1,479	2,313,382	1,229	1,626,757	201	406,958		249	2,909	4,357,376
Northern Life.....	791	918,385	283	328,325	39	81,500		None.	1,116	1,366,810
Royal Victoria.....	602	810,940	149	216,835	65	91,000		"	816	1,121,775
Sovereign Life.....	327	533,010	190	225,245	5	16,600		"	482	794,865
Subsidiary High Court A.O.F.....	234	212,050	None.	None.	None.	None.		"	234	212,050
Sun Life (Canadian business).....	5,067	7,005,774	2,506	2,402,025	313	35,644		33,910	7,876	9,477,333
Sun Life (Canadian business)..... (Ordinary)	216	254,311	321	216,973	None.	None.		None.	567	451,287
Union Life..... (Industrial)	35,509	5,477,166	71	8,468	"	"		"	35,583	5,485,634
	69,920	49,109,761	23,567	18,926,351	1,960	4,206,983		702,638	95,456	73,065,733
<i>British Companies.</i>										
Commercial Union.....	5	74,033	5	7,000	None.	None.		884	10	81,917
Edinburgh Life.....	None.	None.	None.	None.	"	"		652	None.	652
Liverpool and London and Globe.....	"	"	"	"	"	"		3,632	"	3,632
London and Lancashire Life.....	303	557,550	350	531,110	19	93,500		1,633	672	1,186,733
North British and Mercantile.....	None.	None.	None.	None.	None.	None.		2,376	None.	2,376
Pelican and British Empire.....	39	130,500	56	212,500	1	1,000		None.	96	383,000
Royal.....	45	108,000	83	130,750	8	19,000		"	136	277,750

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Scottish Amicable.....	None.	None.	None.	None.	None.	4,570
Scottish Provident.....	None.	None.	None.	None.	None.	163
Standard.....	450	484,046	735	50	235,307	2,369,391
Star.....	16	15,000	8	None.	None.	25,500
	858	1,878,629	1,257	78	348,807	4,335,744
<i>American Companies.</i>						
Etna Life.....	27	24,630	729	77	160,450	1,261,591
Equitable.....	986	1,639,705	284	47	82,614	2,277,448
Germania.....	12	23,000	3	None.	None.	26,526
Metropolitan.....	2,31	2,394,666	4,353	6	16,500	4,761,968
Industrial.....	4,411	580,472	82,286	438	9,170	11,540,668
Mutual Life of New York.....	2,047	2,920,182	369	43	147,173	3,721,725
Mutual Reserve Life.....	50	170,441	None.	7	23,158	193,599
New York Life.....	4,000	6,591,616	1,168	6	6,200	8,250,106
Phoenix Mutual.....	1	645	None.	None.	None.	645
Provident Savings.....	None.	None.	4	513	1,050,279	1,054,779
State Life.....	13	235,300	4	2	6,263	309,503
Travelers.....	227	851,973	131	59	191,000	1,413,506
Union Mutual.....	510	730,458	171	5	15,295	1,018,425
United States.....	18	50,000	13	15	64,000	143,687
	14,653	16,272,488	89,545	1,218	1,772,072	35,974,176

## RECAPITULATION.

Canadian Companies.....	69,929	49,109,761	23,567	1,960	4,266,933	73,065,733
British.....	858	1,878,629	1,257	78	348,807	4,335,744
American.....	14,653	16,272,488	89,545	1,218	1,772,072	35,974,176
	85,440	67,260,878	114,349	3,256	6,387,862	113,375,653

\* Including 1,547 policies for \$1,763,497 acquired from the Peoples' Life.

## DEPARTMENT OF FINANCE—INSURANCE BRANCH

5-6 EDWARD VII., A. 1906

POLICIES in Force in Canada, December 31, 1905.

LIFE.	LIFE.		ENDOWMENT.		TERM AND ALL OTHER.		BONUSES.		TOTAL.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
		\$		\$		\$		\$		\$
<i>Canadian Companies.</i>										
Canada Life (Canadian business)...	36,779	61,141,420	8,764	15,550,939	128	606,500		3,571,072	39,671	80,869,931
Central Life.....	331	358,750	196	188,500	32	34,000	None.	None.	579	601,250
Confederation (Canadian business).....	17,138	25,217,706	9,086	12,706,189	1,079	2,008,910	251,317	251,317	27,363	40,184,122
Continental.....	2,526	2,897,434	1,162	1,331,051	159	294,750	None.	None.	3,847	4,483,235
Crown Life.....	1,431	2,372,678	709	1,156,000	59	182,066	None.	None.	2,199	3,704,744
Dominion Life.....	2,129	3,247,504	1,403	2,990,830	11	2,433	12,955	12,955	4,573	6,285,289
Excelsior Life.....	5,122	5,729,792	2,853	2,931,077	149	259,900	2,953	2,953	8,124	8,923,722
Federal Life.....	3,024	12,314,656	2,164	2,988,634	882	2,040,283	563	563	12,070	17,294,136
Great West Life.....	12,411	17,634,767	2,736	3,833,470	1,267	2,736,365	12,340	12,340	24,216,882	24,216,882
Home Life.....	3,588	4,401,531	1,586	1,493,236	196	260,250	None.	None.	5,070	6,161,017
Imperial Life (Canadian business).....	6,990	12,282,697	3,293	5,762,493	189	922,452	1,596	1,596	10,472	18,963,208
London Life (Ordinary.....)	1,356	1,110,993	3,216	3,112,169	206	320,000	297	297	4,778	4,543,369
London Life (Industrial.....)	21,492	2,218,319	33,169	2,352,742	1,053	26,071	None.	None.	55,624	4,597,132
Manufacturers (Canadian business).....	17,753	22,654,227	5,768	8,157,164	896	1,751,741	28,734	28,734	24,417	32,591,866
Mutual Life of Canada (Can. business).....	18,191	27,486,842	10,779	15,092,613	636	1,409,500	None.	None.	29,606	43,898,955
National Life of Canada.....	1,842	2,732,842	840	1,083,480	580	1,307,115	None.	None.	3,262	5,125,437
North American (Canadian business).....	14,999	26,794,494	6,545	8,440,927	1,871	3,605,317	279,037	279,037	23,415	33,119,475
Northern Life.....	2,687	3,244,769	1,089	1,240,615	122	188,164	None.	None.	3,898	4,673,488
Royal Victoria.....	2,364	3,183,883	858	1,112,706	223	337,021	None.	None.	3,445	4,633,610
Sovereign Life.....	643	1,494,130	283	447,445	12	31,328	None.	None.	938	1,362,963
Subsidiary High Court A.O.F.....	1,163	1,048,882	None.	None.	None.	None.	None.	None.	1,163	1,048,882
Sun Life (Canadian business).....	24,677	32,531,962	15,629	15,420,190	1,688	454,293	572,536	572,536	41,994	48,378,981
Union Life. (Ordinary.....)	448	445,350	506	389,464	1	2,000	None.	None.	955	836,814
Union Life. (Industrial.....)	46,816	6,189,032	1,008	133,880	None.	None.	None.	None.	41,824	6,324,912
	239,830	272,654,570	114,426	107,779,514	11,439	18,831,966	4,733,310	4,733,310	365,695	403,999,360
<i>British Companies.</i>										
Commercial Union.....	193	538,199	31	50,238	1	973	90,775	90,775	225	680,185
Edinburgh Life.....	55	83,641	1	973	None.	None.	26,409	26,409	56	111,023
Life Association of Scotland.....	558	912,211	10	11,069	6	2,214	278,565	278,565	574	1,204,059
Liverpool and London and Globe.....	86	97,168	7	15,111	None.	None.	27,172	27,172	93	139,451
London and Lancashire Life.....	2,192	3,704,804	3,892	6,658,535	145	433,656	151,283	151,283	6,229	10,346,578
London Assurance.....	5	17,520	None.	None.	None.	None.	1,700	1,700	5	19,220
North British and Mercantile.....	289	570,388	27	57,632	None.	None.	168,413	168,413	316	796,433

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Norwich Union Life .....	127	132,116	5	7,105	None.	15,492	132	154,713
Pelican and British Empire .....	1,728	4,114,877	643	1,519,676	3	325,080	2,374	6,015,633
Or Royal .....	351	753,094	189	439,687	20	75,000	560	1,402,897
Scottish Amicable .....	70	168,382	None.	None.	None.	None.	70	186,187
Scottish Provident .....	36	64,922	None.	None.	None.	35,013	36	99,935
Standard .....	5,796	12,031,878	5,478	8,895,428	242	1,114,355	11,516	23,180,492
Star .....	157	267,969	80	100,361	1	1,000	238	410,541
<i>American Companies.</i>								
Etna Life .....	11,643	23,457,169	10,363	17,153,815	418	1,707,374	22,424	44,747,307
Connecticut Mutual .....	4,732	5,535,092	6,568	9,766,158	998	1,454,503	12,298	17,255,753
Equitable .....	685	1,238,103	23	33,144	None.	None.	708	1,271,247
Germania .....	8,722	17,668,990	2,464	4,475,829	192	366,541	11,378	22,657,830
Metropolitan (Ordinary) .....	5,192	103,438	55	71,713	None.	1,046	114	176,197
Metropolitan (Industrial) .....	5,192	5,764,638	7,713	4,563,468	28	176,500	12,933	10,564,066
Mutual Life of New York .....	28,897	3,376,490	199,136	24,489,717	4,598	95,775	232,631	27,961,922
Mutual Reserve Life (Ordinary) .....	13,039	24,083,652	3,231	5,591,391	119	1,040,325	16,409	31,629,770
National Life of United States .....	1,603	1,725,356	None.	None.	758	1,768,893	2,361	3,611,781
New York Life .....	82	64,706	None.	None.	363	728,555	363	728,555
North-western Mutual Life .....	20,243	34,339,604	1	1,000	None.	None.	83	65,706
Phoenix Mutual .....	187	221,902	6,849	11,458,899	676	2,270,485	27,768	48,405,701
Provident Savings .....	512	501,784	3	4,000	None.	None.	190	225,962
State Life .....	791	1,285,793	253	8,386	5	8,000	535	518,170
Travelers .....	220	1,387,390	8	343,845	1,332	2,677,672	2,376	4,360,310
Union Mutual .....	2,041	4,799,440	1,202	58,000	3	11,263	231	1,456,503
United States Life .....	3,592	6,089,926	1,281	2,994,743	425	1,127,345	3,668	8,922,123
	588	871,741	192	1,945,122	84	213,955	4,957	7,359,748
				337,235	185	579,328	965	1,791,296
	91,205	108,857,895	228,997	66,144,680	9,766	13,019,080	329,968	188,852,110
RECAPITULATION.								
Canadian Companies .....	230,830	272,654,570	114,426	107,779,514	11,439	18,831,966	305,635	403,999,360
British .....	11,643	23,457,169	10,363	17,153,815	418	1,707,374	22,424	44,747,307
American .....	91,205	108,857,895	228,997	66,144,680	9,766	13,019,080	329,968	188,852,110
	312,678	404,969,634	353,786	191,078,009	21,023	33,559,020	718,087	637,598,777

ASSESSMENT SYSTEM.  
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1905.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Registered.	Registered.
	\$		\$		\$		\$	\$	\$	\$
CANADIAN COMPANIES.										
Catholic Mutual Benefit Association.....	362,496	1,323	1,425,000	19,750	26,442,451	174	265,500	298,275	15,333	None.
Commercial Travellers Mutual Benefit Society.....	33,997	141	138,500	1,878	1,876,000	30	30,000	26,000	4,000	
Independent Order of Foresters (Can. business).....	1,239,249	9,383	7,716,050	90,721	97,117,750	653	861,876	839,755	217,605	3,000
Woodmen of the World.....	127,907	1,705	1,556,000	10,438	11,499,000	60	70,000	63,160	13,500	3,000
Totals for 1905.....	1,754,649	12,552	10,835,550	122,787	136,935,201	917	1,227,376	1,233,190	250,438	12,000
Totals for 1904.....	1,663,870	13,756	12,370,500	118,779	133,434,000	946	1,246,456	1,227,633	193,423	17,987





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## ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada during the Year 1905.

Companies.	AMOUNT TERMINATED BY.		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$
Catholic Mutual Benefit Association.....	265,500	838,500	1,104,000
Commercial Travellers' Mutual Benefit Society.....	30,000	88,000	118,000
Independent Order of Foresters (Canadian business).....	767,252	4,368,048	5,135,300
Woodmen of the World.....	70,000	962,000	1,032,000
Totals for 1905.....	1,132,752	6,256,548	7,389,300
Totals for 1904.....	1,150,789	5,435,711	6,586,500

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TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.  
CANADIAN COMPANIES—ASSETS, 1905.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Dues from Members.	Other Assets.	Total Assets
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	Feb. 10, 1880	None.	None.	None	219,623 69	None.	None.	25,134 08	2,426 52	247,209 64
Commercial Travellers' Mutual Benefit.....	July, 1881	None.	11,200 00	29,077 38	17,917 34	None.	272 17	None.	330 00	58,796 89
Independent Order of Foresters.....	" 1881	925,159 19	4,405,824 84	3,741,843 88	133,802 30	None.	97,449 03	None.	63,959 89	9,428,039 13
Woodmen of the World.....	" 1893	None.	54,881 67	82,493 34	32,415 06	266 96	1,948 36	12,515 51	300 00	184,820 90
Total .....	.....	925,159 19	4,471,906 51	3,853,414 60	463,758 39	266 96	99,669 56	37,649 59	67,016 41	9,918,806 56

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## ASSESSMENT LIFE COMPANIES.

## CANADIAN COMPANIES—LIABILITIES.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities (not includ- ing reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	15,333 33	1,068 48	731 62	17,153 43
Commercial Travellers .....	4,000 00	None.	538 35	4,538 35
Independent Order of Foresters.....	594,373 41	3,650 36	330,920 33	928,944 10
Woodmen of the World .....	16,500 00	1,503 98	9,512 60	27,516 58
Totals.....	630,206 74	6,222 82	341,732 90	978,182 46

## INCOME, 1905.

	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Catholic Mutual .....	336,601 05	25,895 23	6,032 71	241 80	368,770 79
Commercial Travellers .....	30,190 88	3,806 06	2,378 11	None.	36,374 99
*Independent Order of Foresters.....	3,258,346 74	281,921 35	308,884 90	11,989 46	3,861,142 45
Woodmen of the World.....	107,091 76	20,815 06	4,253 30	2,991 01	135,151 13
Totals .....	3,732,230 43	332,437 64	321,549 02	15,222 27	4,401,439 36

## EXPENDITURE, 1905.

	Paid to Members.	General Expenses.	Total Expenditure.	Excess of Income over Expenditure.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>				
Catholic Mutual.....	298,274 51	25,559 41	323,833 92	44,936 87
Commercial Travellers.....	26,000 00	3,690 66	29,690 66	6,684 33
Independent Order of Foresters.....	2,191,413 48	529,872 83	2,721,286 31	1,139,856 14
Woodmen of the World.....	69,397 07	23,668 74	93,066 41	42,084 72
Totals.....	2,585,085 66	582,791 64	3,167,877 30	1,233,562 06

\*Including the sick and funeral department.

## SESSIONAL PAPER No. 8

TABLE showing Total Assets, and their nature, of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

## CANADIAN COMPANIES—ASSETS, 1905.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Accident and Guarantee Co. of Canada.	None.	None	35,744 58	None	921 76	8,039 81	357 50	10,882 23	2,337 12	58,283 00	Accident and Sickness.
Boiler Inspection.....	None	10,200 00	88,426 38	12,500 00	7,003 07	6,749 75	1,325 40	4,385 30	2,260 43	132,850 33	Steam Boiler, &c.
Canada Accident.....	None	None	133,847 13	None	8 76	5,062 84	584 49	3,367 70	1,068 85	143,939 77	Accident, Plate Glass and Sickness.
Canadian Casualty and Boiler.	None	None	45,000 00	None	787 76	6,065 24	None	17,287 20	*13,709 99	82,880 19	Accident, Sickness and Personal Property.
Canadian Ry. Accident	None	29,000 00	65,710 75	None	7,881 93	12,197 98	1,327 98	41,033 22	2,685 97	159,837 83	Accident and Sickness.
Dominion Guarantee Co., Limited.	9,624 65	None	27,909 30	None	None	20,727 35	None	2,368 51	31,135 37	91,765 18	Burglary Guarantee.
Dominion of Canada and Guarantee and Accident	None	8,837 00	292,397 69	None	1,038 03	29,259 09	2,837 99	29,607 54	1,918 02	275,915 36	Guarantee Accident and Sickness.
Dominion Plate Glass....	None	None	16,000 00	None	1,510 14	5,730 55	None	None	10,439 68	33,680 37	Plate Glass.
Empire Accident.....	None	None	82,000 00	None	1,822 49	16,563 45	1,640 00	4,814 73	2,440 23	109,280 90	Accident, Sickness and Guarantee.
Guarantee Co. of N. A....	52,350 00	None	1,081,526 17	None	None	186,025 39	9,213 15	5,735 39	3,798 65	1,338,648 75	Guarantee.
Imperial Guarantee and Accident.	None	None	206,900 00	None	414 57	55,614 33	316 66	7,113 06	917 82	265,276 44	Accident, Guarantee and Sickness.
Ontario Accident.....	None	None	49,324 45	None	1,807 86	40,632 39	290 58	45,491 40	None	137,546 68	Accident, Sickness and Personal Property.
Total.....	61,974 65	48,037 00	2,028,786 45	12,500 00	23,256 37	392,698 17	17,853 75	172,086 28	72,712 13	2,829,904 80	

\* Including \$11,401.68 premiums due on capital stock.

5-6 EDWARD VII., A. 1906

TABLE Showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

## CANADIAN COMPANIES—LIABILITIES, 1905.

Companies.	Unsettled Losses.	* Reserve of Unearned Premiums	Sundry.	Total Liability, not including Capital Stock	Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Accident and Guarantee Co. of Canada.	2,026 28	17,243 87	2,750 08	22,020 83	36,282 17	45,752 00	Accident and Sickness.
Boiler Inspection .....	None	55,517 37	2,328 25	57,845 62	75,004 71	75,075 00	Steam Boiler.
Canada Accident .....	2,026 50	42,368 39	1,610 17	46,005 06	97,934 71	43,320 00	Accident, Plate Glass and Sickness.
Canadian Casualty and Boiler .....	5,933 01	65,781 48	710 62	72,425 11	10,455 08	63,891 68	Accident, Sickness and Personal Property.
Canadian Railway Accident .....	20,000 00	103,218 93	None	123,218 93	36,618 90	41,300 00	Accident and Sickness.
Dominion Guarantee Co., Limited .....	400 60	14,160 85	8,110 92	22,672 37	69,092 81	60,000 00	Burglary Guarantee.
Dominion of Canada Guarantee & Accident .....	19,957 20	95,649 69	2,470 46	118,077 35	157,838 01	106,830 00	Guarantee, Accident and Sickness.
Dominion Plate Glass .....	None	31,998 13	None	31,998 13	1,682 24	10,000 00	Plate Glass.
Empire Accident .....	300 00	12,778 30	102 50	13,180 80	96,100 10	90,673 25	Accident, Sickness and Guarantee.
Guarantee Company of N. A. ....	22,986 00	102,779 31	26,897 60	152,662 91	1,185,985 84	304,600 00	Accident, Guarantee and Sickness.
Imperial Guarantee and Accident .....	2,109 14	16,420 90	None	18,530 04	246,746 40	200,000 00	Accident, Sickness and Personal Property.
Ontario Accident .....	34,750 00	91,268 61	433 09	126,451 70	11,064 98	51,420 00	
Total .....	110,488 73	649,215 83	45,414 29	805,118 85	2,024,785 95	1,092,861 93	

\*The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1905, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

## SESSIONAL PAPER No. 8

TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee or Steam Boiler Insurance.

## INCOME, 1905.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Accident and Guarantee Co. ....	31,881 92	1,285 31	37 50	33,204 73	150 00
Boiler Inspection .....	35,835 11	5,315 55	669 19	41,819 85	None.
Canada Accident.....	54,901 81	4,892 11	None.	59,793 92	None.
Canadian Casualty and Boiler .....	85,948 75	2,185 88	1,556 92	89,691 55	1,033 33
Canadian Railway Accident .....					
Dominion Guarantee Co., Limited..	223,512 85	2,703 32	650 00	226,866 17	1,300 00
Dominion of Canada Guarantee and Accident .....	29,598 73	1,623 21	None.	31,221 94	None.
	236,193 82	7,060 55	None.	243,254 37	None.
Dominion Plate Glass.....	25,068 51	1,434 92	None.	26,503 43	None.
Empire Accident.....	13,918 52	1,603 23	63,300 75	78,822 50	90,673 25
Guarantee Co. of North America...	195,387 72	49,537 94	2,562 21	247,487 87	None.
Imperial Guarantee and Accident..	19,442 25	4,457 29	50,000 00	73,899 54	200,000 00
Ontario Accident.....	240,703 33	2,287 91	None.	242,991 24	1,350 00
Totals ....	1,192,393 32	84,387 22	118,776 57	1,395,557 11	294,506 58

## EXPENDITURE, 1905.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stock- holders.	Total Cash Expenditure	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co. ...	10,866 50	22,924 45	None.	33,790 95	Accident & Sickness.
Boiler Inspection ..	889 50	43,412 59	4,504 50	48,806 59	Steam Boiler.
Canada Accident.....	15,990 35	26,699 43	4,332 00	47,021 78	Accident, Sickness & Plate Glass.
Canadian Casualty and Boiler..	18,029 04	68,102 51	None.	86,131 55	Accident, Sickness & Personal Property.
Canadian Railway Accident...	113,264 80	94,532 12	2,400 00	210,196 92	Accident & Sickness.
Dom. Guarantee Co., Limited..	8,470 98	16,306 84	4,800 00	29,577 82	Burglary Guarantee.
Dom. of Canada G'tee & Acc'd't	93,202 79	108,918 02	10,683 00	212 803 81	Guarantee, Accident & Sickness.
Dominion Plate Glass.....	8,372 26	14,564 29	1,000 00	23,936 55	Plate Glass.
Empire Accident.....	289 44	69,840 37	None.	70,129 81	Accident, Sickness & Guarantee.
Guarantee Co., of N. America.	61,275 37	123,448 83	21,368 00	209,092 20	Guarantee.
Imperial Guarantee and Acc'd't	1,035 89	15,934 75	None.	16,970 64	Accident, Guarantee & Sickness.
Ontario Accident .....	115,290 07	3,239 95	114,680 04	233,210 06	Accident, Sickness & Personal Property.
Totals ..	446,976 99	607,924 15	166,767 54	1,221,668 68	

5-6 EDWARD VII., A. 1906

## ABSTRACT of Guarantee Business in Canada for the Year 1905.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	UNSETTLED CLAIMS.	
	£		£		£	£	£	Not Resisted	Resisted
American Surety.....	5,091	928	1,321,216	812	1,178,031	327	805	327	None.
Dominion of Canada Guarantee & Accident.	25,964	1,831	7,896,649	1,829	6,584,549	12,812	10,812	3,000	None.
Empire Accident.....	453	53	269,062	49	260,492	None.	None.	None.	None.
Employers Liability....	32,916	4,559	8,437,136	4,279	7,506,671	6,139	4,572	3,794	None.
Guarantee Co. of N.A....	31,837	.....	11,012,578	.....	8,984,228	3,396	4,472	400	None.
Imperial Guarantee and Accident.	2,784	93	415,950	90	411,450	None.	None.	None.	None.
International Fidelity...	2,473	542	278,500	491	253,000	51	51	None.	None.
London Guarantee and Accident.	52,231	3,540	16,251,703	3,167	15,768,928	17,585	16,051	4,219	2,500
Railway Passengers.....	1,487	116	245,966	128	348,165	None.	None.	None.	None.
United States Fidelity and Guaranty.....	14,036	1,677	5,123,505	1,550	4,710,525	347	None.	None.	None.
Totals.....	169,272	.....	51,252,264	.....	46,006,039	40,637	36,763	11,740	2,500

## THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	31,837	.....	11,012,578	.....	8,984,228	3,396	4,472	400	None.
In other Countries.....	163,531	.....	80,193,870	.....	54,793,396	54,751	56,803	22,586	"
Totals.....	195,388	.....	91,206,448	.....	63,777,624	58,147	61,275	22,986	None.

## ABSTRACT of Accident Business in Canada for the Year 1905.

Accident and Guarantee.	22,649	2,521	4,527,233	2,521	3,591,983	7,793	7,136	1,932	None.
Canada Accident.....	22,546	2,504	6,661,584	2,488	6,431,250	4,952	5,537	793	"
Canadian Casualty and Boiler.....	44,888	5,333	11,066,060	3,869	9,646,590	16,759	13,820	3,262	None.
Canadian Railway.....	215,492	21,038	26,499,073	16,979	18,903,200	90,191	90,157	15,177	"
Dominion of Canada Guarantee & Accident.	205,314	16,289	27,607,605	15,487	24,740,205	56,763	56,522	10,688	None.
Empire Accident.....	4,039	969	2,105,050	879	1,897,900	456	256	200	"
Employers Liability.....	30,409	2,258	6,738,650	2,148	5,912,650	14,520	15,081	1,762	"
Fidelity and Casualty Co. of New York.....	2,845	174	1,299,422	157	1,260,772	None.	None.	None.	None.
Imperial Guarantee and Accident.	9,863	1,198	2,685,833	1,127	2,099,750	621	361	260	None.
London Guarantee and Accident.	79,620	6,774	15,367,800	6,691	15,169,300	43,920	42,831	5,834	None.
Maryland Casualty.....	20,893	1,228	3,432,513	1,053	2,820,193	17,771	5,598	2,345	10,000
Ocean Accident and Guarantee.....	113,805	.....	23,760,398	.....	22,865,566	51,846	47,453	14,780	None.
Ontario Accident.....	81,540	5,661	11,970,483	4,576	8,985,183	33,516	35,616	11,250	"
Railway Passengers.....	30,300	2,515	5,683,300	1,959	5,263,800	7,809	6,193	1,855	"
Sun.....	116	None.	None.	26	8,006	9	9	None.	"
Travelers.....	110,594	14,699	24,302,410	5,327	19,071,669	35,248	35,526	None.	"
Totals.....	994,913	.....	174,607,416	.....	148,668,011	382,165	362,096	69,238	10,000

## SESSIONAL PAPER No. 8

## ABSTRACT of Employers' Liability Insurance in Canada for the Year 1905.

	Premiums of the Year.	Number of Policies, New and renewed.	Amount of Policies, New and renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	UNSETTLED CLAIMS.	
	\$		\$		\$	\$	\$	Not Registered.	Registered.
Accident and Guarantee Company of Canada.	556	10	95,000	9	85,000	None.	None.	None.	None.
Canada Accident.	3,296	34	335,000	38	370,000	281	281	"	"
Canadian Ry. Accident.	5,021	39	390,000	39	390,000	1,985	1,447	538	"
Empire Accident.	7,700	1	.....	1	.....	None.	None.	None.	"
Employers Liability.	240,514	1,281	15,030,500	1,228	12,519,500	137,000	124,861	54,158	"
Imperial Guarantee and Accident.	6,219	3	8,000	2	6,500	2,379	530	1,849	"
London Guarantee and Accident.	14,481	164	1,640,000	161	1,610,000	8,413	6,468	4,069	"
Maryland Casualty.	56,017	291	751,500	253	712,500	25,055	34,953	11,550	"
Ocean Accident and Guarantee.	59,103	.....	5,184,000	.....	5,056,500	32,120	27,912	20,500	"
Ontario Accident.	131,054	1,315	7,613,000	882	6,440,750	66,182	70,621	20,000	"
Railway Passengers.	3,085	20	200,000	24	240,000	75	75	None.	"
Travelers.	13,089	151	1,510,000	107	1,070,000	9,069	4,055	13,107	"
Totals.	543,135	.....	30,757,000	.....	28,500,750	282,559	271,203	125,771	None.

## ABSTRACT of Burglary Guarantee Insurance in Canada for the Year 1905.

Dominion Guarantee Co., Limited.	29,599	1,867	3,627,444	1,751	3,481,819	7,288	8,471	401	None.
Fidelity and Casualty Co. of New York.	3,424	187	359,450	179	350,850	None.	None.	None.	"
Totals.	33,023	2,054	3,986,894	1,930	3,832,669	7,288	8,471	401	None.

## ABSTRACT of Steam Boiler Insurance in Canada for the Year 1905.

Boiler Inspection and Insurance Company.	35,835	591	2,156,200	1,385	5,856,700	890	890	None.	None.
Maryland Casualty.	4,171	43	496,500	54	645,000	None.	None.	"	"
Totals.	40,306	634	2,652,700	1,439	6,501,700	890	890	None.	None.

## ABSTRACT of Personal Property Insurance in Canada for the Year 1905.

* Canadian Casualty and Boiler Insurance Co.	19,312	416	1,542,400	819	2,643,250	202	176	25	None.
Ontario Accident.	270	8	20,000	8	20,000	None.	None.	None.	"
Totals.	19,582	424	1,562,400	827	2,663,250	202	176	25	None.

\* Including Boiler and Sprinkler leakage business.



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## ABSTRACT of Inland Transit Insurance in Canada for the Year 1905.

	Premiums of the Year.	Number of Policies, New and renewed.	Amount of Policies, New and renewed.	Number of Policies, in force at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	UNSETTLED CLAIMS.	
								Not resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
American and Foreign Marine.....	14,938	1,604	65,781,217	None.	None.	20	20	None.	None.
Marine Insurance Company.....	41,871	.. ..	86,287,302	"	"	11,984	11,984	"	"
Totals.....	56,809	.....	152,068,519	None.	None.	12,004	12,004	None.	None.

## ABSTRACT of Sickness Insurance in Canada for the Year 1905.

Accident and Guarantee Company .....	8,677	2,531	.....	2,531	.....	4,562	3,730	994	None.
*Ancient Ord. of Foresters Canada Accident.....	105,547	.....	.....	15,248	.....	67,071	67,071	.....	.....
Canadian Casualty and Boiler.....	4,243	1,839	.....	1,838	.....	2,274	2,088	186	None.
Canadian Railway Accident.....	21,748	3,902	2,932,093	3,578	2,720,603	6,511	4,033	2,646	"
Dominion of Canada Guarantee and Accident .....	.....	.....	.....	.....	.....	22,366	21,661	4,285	"
Empire Accident.....	1,726	81	57,750	61	46,750	26,195	24,098	6,269	"
Employers Liability.....	18,223	3,085	3,601,507	3,060	3,575,007	134	34	100	"
Fidelity and Casualty of New York .....	2,463	117	70,146	107	68,796	9,518	10,072	2,570	"
Imperial Guarantee and Accident .....	576	77	.....	73	.....	2,110	2,110	Auc.	"
*Independent Order of Foresters .....	193,164	3,566	.....	33,822	.....	145	145	"	"
London Guarantee and Accident.....	9,511	1,972	1,206,625	1,942	1,184,250	162,821	158,380	24,613	917
Maryland Casualty.....	1,779	275	292,917	228	233,417	4,844	5,100	456	None.
Ocean Accident and Guarantee .....	22,963	.....	.....	.....	.....	1,887	1,336	735	"
Ontario Accident .....	27,839	2,613	.....	2,172	.....	8,849	10,209	1,215	"
Railway Passengers.....	.....	.....	.....	.....	.....	10,727	9,053	3,500	"
Woodmen of the World..	2,716	304	.....	611	.....	2,459	2,286	288	"
Totals.....	421,175	.....	.....	.....	.....	1,079	1,079	None.	"
						333,552	322,485	47,857	917

## ABSTRACT of Plate Glass Insurance in Canada for the Year 1905.

Canada Accident.....	19,981	1,374	.....	2,567	.....	6,206	6,002	723	None.
Dominion Plate Glass...	25,069	1,708	.....	3,249	.....	8,372	8,372	None.	"
Lloyds Plate Glass.....	53,440	3,551	.....	7,235	.....	22,611	21,511	3,600	"
New York Plate Glass..	16,467	.....	196,731	2,549	347,432	7,900	7,441	549	"
Totals.....	114,957	.....	.....	15,591	.....	45,089	43,326	4,872	None.

## ABSTRACT of Contract Insurance in Canada for the Year 1905.

American Surety.....	4,464	214	1,240,430	177	1,122,928	None.	None.	None.	None.
United States Fidelity and Guaranty.....	11,028	238	1,810,984	251	2,067,280	1,000	1,000	"	"
Totals.....	15,492	452	3,051,414	428	3,190,208	1,000	1,000	None.	None.

\* Including funeral benefits.

SESSIONAL PAPER No. 8

ABSTRACT of Guaratee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business.

## THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Policies, new and renewed and premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date	Losses incurred during the Year.	UNSETTLED CLAIMS.		Remarks.
							Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	
Accident .....	22,649	2,521	4,527,233	2,521	3,591,983	7,793	1,032	None.	Total business, Dec. 31, 1905.
Sickness .....	8,677	2,531	.....	2,531	.....	4,562	994	"	
Employers' Liability .....	536	10	95,000	9	85,000	None.	None.	"	
Totals .....	31,882	5,062	4,622,233	5,061	3,676,983	12,355	2,026	None.	

## THE CANADA ACCIDENT ASSURANCE COMPANY.

Accident .....	27,382	2,820	7,836,385	2,794	7,559,818	6,992	7,619	1,118	Total business, Dec. 31, 1905.
Sickness .....	4,243	1,839	.....	1,838	.....	2,274	2,088	186	
Plate Glass .....	19,981	1,374	.....	2,567	.....	6,206	6,002	723	
Employers' Liability .....	3,296	34	335,000	38	370,000	281	281	None.	
Totals .....	54,902	6,067	8,171,385	7,237	7,929,818	15,753	15,990	2,027	

## THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident .....	44,888	5,333	11,965,060	3,869	9,646,590	16,759	13,820	3,262	Total business, Dec. 31 1905.
Sickness .....	21,748	3,902	2,482,093	3,378	2,730,603	6,311	4,633	2,646	
Personal Property .....	19,312	416	1,542,400	819	2,643,250	202	176	25	
Totals .....	85,948	9,651	16,440,553	8,266	15,010,443	23,472	18,629	5,933	

## THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident .....	215,492	21,058	26,499,075	16,979	18,903,200	90,191	90,157	15,177	Total business, Dec. 31, 1905.
Sickness .....	.....	.....	.....	.....	.....	22,366	21,661	4,285	
Employers' Liability .....	8,621	39	390,000	39	390,000	1,985	1,447	538	
Totals .....	223,513	21,097	26,889,075	17,018	19,293,200	114,542	113,265	20,000	

ABSTRACT of Guarantee, Accident, Sickmess and Plate Glass business done by Companies which combine more than one class of business.

—Continued.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	UNSETTLED CLAIMS.		Remarks.
							Not Resisted.	Resisted.	
Guarantee.....	\$ 25,987	1,831	7,896,659	1,829	6,584,549	12,880	\$	\$	{ Total business, Dec. 31, 1905. 10,088 6,269
Accident.....	210,145	16,543	28,337,895	15,741	25,479,495	{ 58,062 24,502	None.	3,000	
Sickness.....							"	"	
Totals.....	236,132	18,374	36,234,554	17,570	32,053,044	97,542	None.	19,957	

THE EMPIRE ACCIDENT AND SURETY COMPANY.

Accident.....	4,039	909	2,105,050	879	1,897,900	456	256	200	None.	{ Total business, Dec. 31, 1905. " " " " " "
Sickness.....	1,726	81	57,750	61	46,750	134	34	100	"	
Guarantee.....	453	53	263,062	49	260,492	None.	None.	None.	"	
Employers' Liability.....	7,700	1	.....	1	.....	"	"	"	"	
Totals.....	13,918	1,104	2,431,862	990	2,205,142	590	290	300	None.	

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident.....	9,863	1,198	2,685,833	1,127	2,099,750	621	361	260	None.	{ Total business, Dec. 31, 1905. " " " " " "
Sickness.....	576	77	.....	73	.....	145	145	None.	"	
Guarantee.....	2,784	93	415,950	90	411,450	None.	None.	"	"	
Employers' Liability.....	6,219	3	8,000	2	6,500	2,379	530	1,849	"	
Totals.....	19,442	1,371	3,109,783	1,292	2,517,700	3,145	1,036	2,109	None.	

## SESSIONAL PAPER No. 8

## THE ONTARIO ACCIDENT INSURANCE COMPANY.

Accident .....	81,540	5,661	11,976,483	4,576	8,983,183	33,516	33,616	11,250	Total business, Dec. 31, 1905.
Sickness .....	27,839	2,613	7,613,000	2,172	6,440,750	10,727	9,653	3,500	
Employers' Liability .....	131,054	1,315	20,000	882	20,000	66,182	70,621	20,000	
Personal Property .....	270	8	20,000	8	20,000	None.	None.	None.	
Totals .....	240,703	9,597	19,603,483	7,638	15,445,933	110,425	115,290	34,750	None.

## THE AMERICAN SURETY COMPANY.

Guarantee .....	5,091	928	1,321,216	812	1,178,031	327	805	327	In Canada, Dec. 31, 1905.
Contract .....	4,464	214	1,240,430	177	1,123,928	None.	None.	None.	
Totals .....	9,555	1,142	2,561,646	989	2,301,959	327	805	327	None.

## THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

Guarantee .....	32,916	4,559	8,437,136	4,279	7,596,671	6,139	4,572	3,794	In Canada, Dec. 31, 1905.
Accident .....	30,409	2,258	6,738,650	2,148	5,912,650	14,520	15,081	1,762	
Sickness .....	18,223	3,685	3,601,507	3,060	3,575,007	9,518	10,072	2,570	
Employers' Liability .....	240,514	1,281	13,030,500	1,228	12,519,500	137,000	124,861	54,158	
Totals .....	322,062	11,183	31,807,793	10,715	29,513,828	167,177	154,586	62,284	None.

## THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident .....	174	1,293,422	157	1,260,772	None.	None.	None.	None.	In Canada, Dec. 31, 1905.
Sickness .....	2,845	117	70,146	107	68,796	2,110	2,110	"	
Burglary .....	3,424	187	359,450	179	350,850	None.	None.	"	
Totals .....	8,732	478	1,723,018	443	1,680,418	2,110	2,110	None.	

## THE LONDON GUARANTEE AND ACCIDENT COMPANY.

Guarantee .....	52,231	3,540	16,251,703	3,167	15,768,928	17,585	16,051	4,219	In Canada, Dec. 1905.
Accident .....	79,620	6,774	15,307,800	6,691	15,169,300	43,920	42,831	3,834	
Sickness .....	3,511	1,972	1,266,625	1,942	1,184,250	8,444	5,100	456	
Employers' Liability .....	14,481	164	1,640,000	161	1,610,000	8,413	6,468	4,069	
Totals .....	155,843	12,450	34,466,128	11,961	33,732,478	74,762	70,450	14,578	2,500

ABSTRACT of Guarantee, Accident, Sickness and Plato Glass business done by Companies which combine more than one class of business

Concluded

THE MARINE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.		UNSETTLED CLAIMS.		Remarks.
									Not Resisted.	Resisted.	
Inland Marine	1,254		260,800	None.	%	%	%	%	%	%	} In Canada, Dec. 31, 1905.
Inland Transit	41,871		86,287,302	"	None.	11,984	11,984	None.	"	None.	
Totals	43,125		86,548,102	None.	None.	11,984	11,984	None.	"	None.	

THE MARYLAND CASUALTY COMPANY.

Accident .....	20,893	1,228	3,432,513	1,053	2,820,193	17,771	5,598	2,345	10,000	} In Canada, Dec. 31, 1905.
Sickness .....	1,779	275	292,917	228	233,417	1,887	1,536	735	None.	
Employers' Liability .....	36,017	291	751,500	253	712,560	25,055	34,953	11,550	"	
Steam Boiler .....	4,471	43	496,500	51	645,000	None.	None.	None.	"	
Totals .....	83,160	1,837	4,973,430	1,588	4,411,110	44,713	41,887	14,630	10,000	

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Accident .....	113,805	.....	23,760,398	.....	22,865,566	51,846	47,453	14,780	None.	} In Canada, Dec. 31, 1905.
Sickness .....	22,963	.....	5,184,000	.....	5,056,500	8,849	10,309	1,215	"	
Employers' Liability .....	59,163	.....	.....	.....	.....	32,120	27,912	20,500	"	
Totals .....	195,871	.....	28,944,398	.....	27,922,066	92,815	85,574	36,495	None.	

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## THE RAILWAY PASSENGERS ASSURANCE COMPANY.

Guarantee.....	1,487	116	245,965	128	348,165	None.	None.	None.	} In Canada, Dec. 31, 1905.
Accident.....	39,300	2,515	5,683,300	1,959	5,263,800	7,800 2,439 75	6,193 2,296 75	1,835 288 None.	
Sickness.....	3,085	20	200,000	24	240,000				
Employers' Liability. ...									
Totals.....	34,872	2,651	6,129,265	2,111	5,851,965	10,334	8,554	2,143	None.

## THE TRAVELERS INSURANCE COMPANY.

Accident.....	116,594	14,639	24,302,410	5,927	19,071,659	35,248	35,526	None.	} In Canada, Dec. 31, 1905.
Employers' Liability.....	13,089	151	1,510,000	107	1,070,000	9,069	4,055	13,107	
Totals.....	129,683	14,850	25,812,410	5,434	20,141,659	44,317	39,581	13,107	

## THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Guarantee.....	14,036	1,677	5,123,505	1,550	4,710,525	347	None.	None.	} In Canada, Dec. 31, 1905.
Contract.....	11,028	238	1,810,984	251	2,067,280	1,000	1,000	None.	
Totals.....	25,064	1,915	6,934,489	1,801	6,777,805	1,347	1,000	None.	

5-6 EDWARD VII., A. 1906

## List of Insurance Companies Licensed to do business in Canada under the Insurance Act, as at July, 20, 1906.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
The Acadia Fire Insurance Company..	F. W. Bennett, Chief Agent, Halifax, N.S.	55,000	54,126	Fire.
The Accident and Guarantee Company of Canada	F. J. J. Stark, Chief Agent, Montreal.	39,333	35,177	Accident and Sickness.
The Aetna Insurance Co., Hartford, Connecticut.	F. W. Evans, General Agent, Montreal.	189,793	171,753	Fire and Inland Marine.
The Aetna Life Insurance Co., Hartford, Connecticut.	Wm. H. Orr, Manager, Toronto.	4,176,053	3,966,704	Life.
The Alliance Assurance Company, Limited	T. D. Bedford, Chief Agent, Montreal.	296,033	211,676	Fire and Inland Marine.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal.	25,000	25,000	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The American Surety Company of New York.	W. H. Hall, Chief Agent, Toronto.	97,333	97,333	Guarantee Insurance and the business of executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts.
The Anglo-American Fire Insurance Company	H. H. Beck, Chief Agent, Toronto.	51,120	50,583	Fire.
The Atlas Assurance Company, Limited.	Matthew C. Hinshaw, Chief Agent, Montreal.	376,333	374,873	Fire.
The Boiler Inspection and Insurance Company of Canada.	W. B. McMurrich, Agent, Toronto.	58,074	54,847	Steam Boiler, &c.
The British America Assurance Company.	P. H. Sims, Secretary, Toronto.	62,400	59,280	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited.	Robert J. Dale, Chief Agent, Montreal.	117,900	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company.	Lansing Lewis, Manager, Montreal.	246,826	233,521	Fire.
The Canada Accident Assurance Company.	T. H. Hudson, Chief Agent, Montreal.	38,635	36,336	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company.	Hon. Geo. A. Cox, President, Toronto.	61,000	57,950	Life.
The Canadian Casualty and Boiler Insurance Company.	A. G. C. Dimick, Chief Agent, Toronto.	45,000	40,500	Accident, Sickness and Accidental Damage to Personal Property.
The Canadian Railway Accident Insurance Company	John Enno, Chief Agent, Ottawa.	35,431	33,903	Accident and Sickness.

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The Canadian Fire Insurance Company.....	R. T. Riley, Chief Agent, Winnipeg.....	70,000	66,500	Fire.
The Central Life Insurance Company of Canada.....	John M. Spence, Chief Agent, Chieflph.....	54,000	50,910	Life.
The Commercial Union Ass. Co., Limited, London, Eng.....	J. K. Macdonald, Chief Agent, Montreal.....	593,247	584,000	Fire, Inland Marine & Life.
The Confederated Life Association.....	J. K. Macdonald, Managing Director, Toronto.....	84,500	80,525	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.....	Dewar & Bethune, Chief Agents, Ottawa.....	100,000	100,000	Fire.
The Commercial Life Insurance Company.....	Geo. B. Woods, Chief Agent, Toronto.....	55,000	52,250	Life.
The Crown Life Insurance Company.....	Charles Hughes, Chief Agent, Toronto.....	58,693	55,458	Life.
The Dominion Guarantee Co., Limited.....	Charles W. Hagar, Chief Agent, Montreal.....	28,000	26,315	Burglary Guarantee.
The Dominion Life Insurance Company.....	Thos. Hillard, Man'g Director, Waterloo, Ont.....	56,436	53,614	Life.
The Dominion of Canada Guarantee and Accident Insurance Company.....	J. E. Roberts, Chief Agent, Toronto.....	110,866	104,694	Guarantee, Accident and Sickness.
The Dominion Plate Glass Insurance Company.....	Alexander Ramsay, Chief Agent, Montreal.....	16,000	15,450	Plate Glass.
The Empire Accident and Surety Company.....	Malcolm L. Leitch, Chief Agent, London, Ont.....	80,000	80,000	Accident, Sickness and Guarantee.
The Employers Liability Assurance Corporation, Limited.....	Richard I Griffin, Chief Agent, Montreal.....	240,170	230,150	Guarantee, Accident and Sickness.
The Equitable Life Assurance Society of the United States.....	Stearns P. Stearns, Manager, Montreal.....	2,222,270	2,090,398	Life.
The Equity Fire Insurance Company.....	Wm. G. Brown, Chief Agent, Toronto.....	52,853	50,211	Fire.
The Excelsior Life Insurance Company.....	Edwin Marshall, Chief Agent, Toronto.....	54,000	52,300	Life.
The Federal Life Assurance Company of Canada.....	David Dexter, Managing Director, Hamilton.....	76,982	71,752	Life.
The Fidelity and Casualty Company of New York.....	Lakis, Stewart & Co., Chief Agents, Montreal.....	90,000	90,000	Burglary, Accident and Sickness.
The German American Insurance Company.....	Esnhart & Magurn, Chief Agents, Montreal.....	110,000	100,100	Fire.
The Germania Life Insurance Company.....	C. R. G. Johnson, Chief Agent, Montreal.....	172,333	168,583	Life.
The Great-West Life Assurance Company.....	J. H. Brock, Managing Director, Winnipeg, Man.....	56,000	53,200	Life.
The Guarantee Company of North America.....	Edward Rawlings, Manager, Montreal.....	59,400	56,550	Guarantee.
The Guardian Assurance Co., Limited, London, Eng.....	Hugh M. Lambert, Chief Agent, Montreal.....	407,633	397,918	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.....	Peter A. McCallum, Chief Agent, Toronto.....	370,707	357,340	Fire.
The Home Life Association of Canada.....	J. K. Macdonald, Chief Agent, Toronto.....	58,400	57,913	Life.
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	250,000	250,000	Fire and Inland Marine.
The Imperial Guarantee and Accident Insurance Company of Canada.....	Alfred L. Davis, Chief Agent, Toronto.....	100,000	95,750	Guarantee, Accident and Sickness.
The Imperial Life Assurance Co. of Canada.....	F. G. Cox, Manager, Toronto.....	240,072	225,598	Life.
The Insurance Co. of North America, Philadelphia, Pa.....	Robert Hamilton & Son, Chief Agents, Montreal.....	226,173	211,623	Fire and Inland Marine.
The International Fidelity Insurance Company.....	George H. Watson, Chief Agent, Toronto.....	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Company.
The Law Union and Crown Insurance Co., Liverpool, Eng.....	J. E. E. Dickson, Chief Agent, Montreal.....	171,933	153,628	Fire.
The Liverpool and London and Globe Insurance Company.....	J. Gardner Thompson, Chief Agent, Montreal.....	885,950	878,225	Fire and Life.
The Lloyds' Plate Glass Insurance Company, New York.....	Eastmore & Lighthourm, Chief Agents, Toronto.....	73,198	71,198	Plate Glass.
The London Assurance.....	W. Kennedy, W. B. Colley, Joint Chief Agents, Montreal.....	167,000	158,650	Fire, Life & Inland Marine.
The London Guarantee and Accident Co., Limited.....	D. W. Alexander, Chief Agent, Toronto.....	99,707	97,820	Guarantee, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool Eng.....	Alfred Wright, Chief Agent, Toronto.....	249,267	241,674	Fire.



5-6 EDWARD VII., A. 1906

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
*The London and Lancashire Life Assurance Co.....	B. Hall Brown, Manager, Montreal.....	\$ 129,000	\$ 124,550	Life.
The London Mutual Fire Ins. Co. of Canada.....	David Weismiller, Secretary, Toronto, Ont.....	57,800	54,910	Fire.
The London Life Insurance Co.....	J. G. Richter, Manager, London, Ont.....	60,000	57,000	Life.
The Manitoba Assurance Company.....	J. F. Gardiner, Manager, Montreal.....	54,867	52,367	Fire.
The Manufacturers Life Insurance Co.....	J. F. Junkin, Chief Agent, Toronto.....	194,611	164,950	Life.
The Marine Insurance Co., Limited.....	W. J. G. Thomson, Chief Agent, Halifax.....	126,533	109,717	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Maryland Casualty Co., Baltimore, Md.....	J. William Mackenzie, Chief Agent, Toronto.....	93,707	89,313	Accident, Sickness and Steam Boiler.
The Metropolitan Life Insurance Co., New York.....	John Tilton, Chief Agent, Ottawa.....	3,009,962	2,949,412	Life.
The Mercantile Fire Insurance Company.....	Alfred Wright, Chief Agent, Toronto.....	107,662	93,432	Fire.
The Monarch Life Insurance Company.....	T. Marshall Ostrom, Chief Agent, Toronto.....	55,137	50,642	Life.
The Montreal-Canada Fire Insurance Company.....	Alphonse Robillard, Chief Agent, Montreal.....	60,000	57,000	Fire.
The Mutual Life Assurance Co. of Canada.....	Geo. Wegemast, Manager, Waterloo.....	108,500	103,075	Life.
†The Mutual Life Insurance Co. of New York.....	Fayette Brown, Manager, Montreal.....	2,359,227	2,289,710	Life.
αThe Mutual Reserve Life Insurance Company (formerly the Mutual Reserve Fund Life Association).....	F. R. Harvey, Chief Agent, Toronto.....	205,067	242,922	Life (See below. * )
The National Life Assurance Co. of Canada.....	A. J. Ralston, Chief Agent, Montreal.....	55,000	53,500	Life.
***The New York Life Insurance Co.....	W. A. Dart, Chief Agent, Montreal.....	1,404,333	1,357,583	Life.
The New York Plate Glass Insurance Co.....	Gustave Fauteux, Chief Agent, Montreal.....	25,000	23,046	Plate Glass.
The North American Life Assurance Co.....	L. Goldham, Managing Director, Toronto.....	61,593	58,513	Life.
The North British and Mercantile Ins. Co., London, Eng.....	Randall J. Davidson, Manager, Montreal.....	1,061,480	1,011,371	Fire and Life.
The Northern Assurance Co., Aberdeen and London.....	Robt. W. Tyre, Manager, Montreal.....	398,580	376,193	Fire.
The Northern Life Assurance Company of Canada.....	John Miller, Managing Director, London, Ont.....	56,000	53,200	Life.
The Norwich Union Fire Insurance Society, Norwich, Eng.....	John B. Laidlaw, Manager, Toronto.....	414,000	395,515	Fire.
The Norwich Union Life Insurance Society.....	John B. Laidlaw, Chief Agent, Toronto.....	72,513	68,888	Life.
The Nova Scotia Fire Insurance Company.....	John R. MacLeod, Chief Agent, Halifax, N. S.....	52,000	50,187	Fire.
The Ocean Accident and Guarantee Corporation, Limited.....	Charles H. Neely, Chief Agent, Toronto.....	141,847	139,597	Accident and Sickness.
The Ocean Marine Insurance Co., Limited.....	Robt. Hampson & Son, Chief Agents, Montreal.....	121,667	121,667	Inland Marine, and insuring postal and express pack in transit in Can.
The Ontario Accident Insurance Co.....	A. L. Eastman, Chief Agent, Toronto.....	42,233	40,747	Accident, Sickness and Accidental Damage to Personal Property.
The Ottawa Fire Insurance Co.....	C. E. Corbould, Chief Agent, Ottawa.....	56,000	53,200	Fire.
*The Pelican and British Empire Life Office.....	Alfred McDougald, Chief Agent, Montreal.....	417,353	388,347	Life.

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The Phoenix Insurance Co., Brooklyn, N.Y.	A. M. M. Kirkpatrick, Chief Agent, Toronto.	265,367	196,070	Fire and Tornado.
The Phoenix Insurance Co., Hartford, Conn.	J. W. Tatley, Chief Agent, Montreal.	141,000	141,000	Fire.
The Phoenix Assurance Co., Limited.	Patonson & Son, General Agents, Montreal.	719,801	650,139	Fire.
The Provident Savings Life Assurance Society of New York.	D. A. McAdam, Chief Agent, Montreal.	342,800	330,844	Life.
The Quebec Fire Assurance Co.	W. Thompson, Chief Agent, Quebec.	79,500	77,675	Fire.
The Queen Insurance Co. of America, New York.	William MacKay, Chief Agent, Montreal.	446,683	424,835	Fire.
The Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto.	97,333	84,680	Guarantee, Accident and Sickness.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto.	134,320	123,321	Life.
The Richmond and Drummond Fire Insurance Co.	J. C. McCaig, Chief Agent, Richmond P.Q.	54,000	50,459	Fire.
The Rochester German Insurance Co., of Rochester, N.Y.	P. M. Wickham, Chief Agent, Montreal.	105,000	101,294	Fire.
The Royal Insurance Co., Liverpool, Eng.	William MacKay, Chief Agent, Montreal.	1,233,653	1,144,348	Fire and Life.
The Royal Victoria Life Insurance Company.	David Burke, Manager, Montreal.	250,553	240,401	Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland.	Esinhart & Maguire Chief Agents, Montreal.	252,680	230,529	Fire.
The Sovereign Fire Assurance Co. of Canada.	H. S. Wilson, Chief Agent, Toronto.	56,500	50,671	Fire.
The Standard Life Assurance Co.	Thomas Allen, Chief Agent, Toronto.	52,000	50,000	Life.
The State Life Insurance Co., Indianapolis, Ind.	D. M. McToun, Chief Agent, Montreal.	5,063,693	5,688,896	Life.
The Star Life Assurance Society.	Robert M. Griffith, Chief Agent, Montreal.	65,000	61,560	Life.
The Sun Insurance Office, London, Eng.	A. H. W. Briggs, Chief Agent, Toronto.	194,667	194,667	Life.
The Sun Life Assurance Co. of Canada.	H. M. Blackburn, Chief Agent, Toronto.	310,401	292,859	Fire.
The Supreme Court of the Independent Order of Foresters.	R. Macaulay, Managing Director, Montreal.	64,000	60,800	Life.
The Subsidary High Court of the Ancient Order of Foresters.	Dr. Oronhyatekha, Chief Agent, Toronto.	100,000	100,000	Life, Disability and Sickness.
††The Travelers Insurance Co., Hartford, Conn.	William Williams, Chief Agent, Toronto.	804,400	821,591	Life and Sickness.
The Union Mutual Life Insurance Co., Portland, Maine.	Frank F. Parkins, Chief Agent, Montreal.	1,135,652	1,113,954	Life.
The Union Assurance Society, London, Eng.	Houri E. Morin, Attorney, Montreal.	475,460	452,647	Fire.
The United Life Assurance Company.	T. L. Morrissey, Chief Agent, Montreal.	54,000	51,300	Life.
The United States Fidelity and Guaranty Company, Baltimore, Md.	Hardy Pollman Evans, Chief Agent, Toronto.	95,000	90,250	Guarantee Insurance and the business of guaranteeing or becoming security for the faithful performance of any trust, office, duty, contract, or agreement, and to coupon any appeal or other bond.
The United States Life Insurance Co. in the City of New York.	Arthur E. Kirkpatrick, Chief Agent, Toronto.	263,467	252,100	Life.
The Western Assurance Co.	J. J. Kenny, Managing Director, Toronto.	63,653	60,668	Fire, Inland Marine and Inland Transportation.

† This Company has also \$4,472,074 vested in Canadian Trustees under the Insurance Act. ‡ This Company has also \$2,435,555 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$4,500,000 vested in Canadian Trustees under the Insurance Act. a This Company has also \$62,250 vested in Canadian Trustees under the Insurance Act. \*\* This Company has also \$85,900,216 vested in Canadian Trustees under the Insurance Act. \* This Company has also \$1,359,000 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$1,340,000 vested in Canadian Trustees under the Insurance Act. § This Company has also \$1,001,898 vested in Canadian Trustees under the Insurance Act.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford Conn. . . . .	F. W. Evans, General Agent, Montreal . . . . .	111,500	%	106,500 Life.
The Edinburgh Life Assurance Company . . . . .	F. W. Kingstone, Chief Agent, Toronto. . . . .	121,667	%	118,017 Life.
The Life Association of Scotland. . . . .	Charles M. Holt, Attorney, Montreal. . . . .	174,957	%	138,902 Life.
The National Life Insurance Company of the U. S. of America. . . . .	Charles Powis, Chief Agent, Hamilton. . . . .	85,000	%	81,450 Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis. . . . .	William Angus, Attorney, Montreal. . . . .	100,000	%	100,000 Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn. . . . .	C. R. G. Johnson, Chief Agent, Montreal. . . . .	129,280	%	127,780 Life.
The Scottish Amicable Life Assurance Society. . . . .	Charles J. Fleet, Attorney, Montreal. . . . .	148,000	%	141,850 Life.
The Scottish Provident Institution. . . . .	John H. Dunlop, Attorney, Montreal. . . . .	91,000	%	86,450 Life.

The National Assurance Company of Ireland has ceased to transact business in Canada, having re-insured its outstanding risks with the Western Assurance Company. A portion of its deposit has been released; the remainder, \$30,000, being still in the hands of the Receiver General.

An amalgamation has been effected between the Atlas Assurance Company and the Manchester Assurance Company, under the name of the former. The deposit of the Manchester with the Receiver General has been transferred to, and now forms a part of, the deposit of the Atlas.

<sup>a</sup> Mutual Reserve Life Insurance Company: On the 5th November, 1904, the license provided for by the second section of chapter 101 of the Statutes of 1904 was issued to the Company.

<sup>b</sup> The British Empire Mutual Life Assurance Company and the Pelican Life Office have effected an amalgamation under the corporate name of the Pelican and British Empire Life Office, which is now conducting the business formerly acquired by the British Empire Mutual Life.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

- Name of Company.
- <sup>c</sup> The Canadian Order of the Woodmen of the World . . . . . W. C. Fitzgerald, Chief Agent, London, Ont.
- The Commercial Travellers' Mutual Benefit Society . . . . . Etta M. Rowley, Secretary, Toronto.
- The Grand Council of the Catholic Mutual Benefit Association of Canada . John J. Behan, Chief Agent, Kingston, Ont.

<sup>c</sup> This Order is also authorized to transact the business of Sickness Insurance.

STATEMENTS  
OF  
FIRE AND INLAND MARINE  
INSURANCE COMPANIES



LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT BY WHICH THE BUSINESS OF **FIRE INSURANCE** WAS TRANSACTED IN THE DOMINION DURING THE YEAR ENDED DECEMBER 31, 1905.

The Acadia Fire Insurance Company.  
 The Ætna Insurance Company, Hartford, Conn.  
 The Alliance Assurance Company (Limited).  
 The Anglo-American Fire Insurance Company.  
 The Atlas Assurance Company (Limited).  
 The British America Assurance Company, Toronto.  
 The Caledonian Insurance Company.  
 The Canadian Fire Insurance Company.  
 The Commercial Union Assurance Company (Limited), London, England.  
 The Connecticut Fire Insurance Company, Hartford, Conn.  
 The Equity Fire Insurance Company.  
 The German American Insurance Company.  
 The Guardian Assurance Company (Limited), London, England.  
 The Hartford Fire Insurance Company, Hartford, Conn.  
 The Home Insurance Company.  
 The Insurance Company of North America.  
 The Law Union and Crown Insurance Company.  
 The Liverpool and London and Globe Insurance Company.  
 The London and Lancashire Fire Insurance Company.  
 The London Assurance.  
 The London Mutual Fire Insurance Company of Canada.  
 The Manitoba Assurance Company.  
 The Mercantile Fire Insurance Company.  
 The Montreal-Canada Fire Insurance Company.  
 The North British and Mercantile Insurance Company.  
 The Northern Assurance Company.  
 The Norwich Union Fire Insurance Society.  
 The Nova Scotia Fire Insurance Company.  
 The Ottawa Fire Insurance Company.  
 The Phenix Insurance Company, Brooklyn, N.Y.  
 The Phoenix Assurance Company (Limited), London, England.  
 The Phoenix Insurance Company, Hartford, Conn., U.S.  
 The Quebec Fire Assurance Company.  
 The Queen Insurance Company of America.  
 The Rochester German Insurance Company of Rochester, N. Y.  
 The Royal Insurance Company.  
 The Scottish Union and National Insurance Company.  
 The Sun Insurance Office, London, England.  
 The Union Assurance Society, London, England.  
 The Western Assurance Company, Toronto.

LIST OF COMPANIES BY WHICH THE BUSINESS OF **INLAND MARINE INSURANCE** WAS TRANSACTED IN THE DOMINION DURING THE YEAR ENDED DECEMBER 31, 1905.

The Ætna Insurance Company, Hartford, Conn.  
 The British America Assurance Company, Toronto.  
 The British and Foreign Marine Insurance Company (Limited).  
 The Insurance Company of North America.  
 The Marine Insurance Company (Limited).  
 The Western Assurance Company, Toronto.



## THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—GEORGE MITCHELL.

Secretary—F. W. BENNETT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended, March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. Dominion license issued July 31, 1905. Previous to this date the company's business was confined to the Province of Nova Scotia.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for. ....	\$ 400,000 00
Amount paid up in cash. ....	200,000 00

(For List of Shareholders see Appendix).

## ASSETS

Value of real estate held by the company. ....	\$ 17,000 00
Loans on mortgages on real estate, first liens. ....	46,245 26

Stocks and bonds, viz. :—

<i>On deposit with the Receiver General.</i>	Par value.	Cost value.	Market value.
City of Halifax debentures . . . . .	\$ 45,000 00	\$ 47,377 50	\$ 47,377 50
Town of Dartmouth, N.S., 4½ per cent debentures. . . . .	10,000 00	10,100 00	10,100 00
Total with Receiver General. . . . .	\$ 55,000 00	\$ 57,477 50	\$ 57,477 50
<i>Held by the Company:—</i>			
City of Halifax debentures . . . . .	10,000 00	10,225 00	10,225 00
Royal Bank of Canada, 530 shares. ....	53,000 00	75,576 25	119,250 00
Canadian Bank of Commerce, 718 shares . . . . .	35,900 00	44,723 18	63,184 00
Union Bank of Halifax, 617 shares. ....	30,850 00	39,985 73	53,062 00
Ontario Bank, 54 shares. ....	5,400 00	5,400 00	7,290 00
Merchants Bank of Canada, 225 shares. . . . .	22,500 00	39,047 20	37,350 00
Bank of British North America, 20 shares . . . . .	4,866 67	6,472 67	6,813 24
Nova Scotia P. B. Building Society, 39 shares. ....	9,360 00	10,868 82	10,868 82
Nova Scotia Steel & Coal Co., debentures . . . . .	15,000 00	15,500 00	16,050 00
Dominion Iron & Steel Co., bonds . . . . .	5,000 00	4,475 00	4,200 00
Total par cost and market values. . . . .	\$ 246,876 67	\$ 309,826 35	\$ 385,845 56

Carried out at market value. ....	385,845 56
Cash at head office. ....	2,763 54
Cash in Union Bank . . . . .	109 02
Agents' balances. ....	8,735 99
Total assets. ....	\$ 460,699 37



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THE ACADIA FIRE—*Concluded.*

## LIABILITIES.

Net amount of losses adjusted but not due.....	\$	2,742	07
Net amount of losses claimed but not adjusted.....		2,537	14
Total net amount of unsettled claims for fire losses.....	\$	5,279	21
Reserve of unearned premiums for all outstanding risks.....		31,328	13
Dividends declared but not yet due.....		8,000	00
Temporary loan from Union Bank.....		2,133	19
Total liabilities except capital stock.....	\$	46,740	53
Surplus on policyholders' account.....	\$	413,958	84
Capital stock paid up, \$200,000.			

## INCOME.

Gross cash received for premiums.....	\$	47,918	67
Deduct reinsurance, rebates, abatement and return premiums.....		1,783	09
Net cash received for premiums.....	\$	46,135	58
Cash received for interest and dividends.....		17,897	75
Cash received for rents.....		357	74
Total income.....	\$	64,391	07

## EXPENDITURE.

Net amount paid during the year for fire losses.....	\$	6,463	45
Dividends paid during the year.....		13,000	00
Commissions and brokerage.....		6,987	30
Salaries, fees and other charges of officials.....		5,400	00
Taxes.....		270	00
All other payments and expenditures, viz.:			
Office supplies, \$458.30; rent, \$400; telephone, \$67.50; agency general expenses, \$758.10; sundries, \$1,399 63.....		3,083	53
Total expenditure.....	\$	34,446	18

## CASH ACCOUNT.

1904	DR.	1905.	CR.
Dec. 31.—To balance in hand and in banks as at this date.....	\$ 3,165 37	Dec. 31.—By expenditure as above....	\$ 34,446 18
1905.		Investments.....	7,018 70
Dec. 31.—Income as above.....	64,391 07	Loan—borrowed money, re- turned.....	23,469 00
Realized from investments..	250 00	Balance in hand and in banks at this date.....	2,872 56
	<hr/> \$ 67,806 44		<hr/> \$ 67,806 44

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at December 31, 1904.....	\$ 2,939,211 40	\$ 32,424 81
Taken during the year, new and renewed.....	4,585,245 33	54,097 98
Total.....	\$ 7,524,456 73	\$ 86,522 79
Deduct terminated.....	3,393,738 00	26,256 50
Net in force at December 31, 1905.....	\$ 4,130,718 73	\$ 60,266 29

## SESSIONAL PAPER No. 8

## THE ÆTNA INSURANCE COMPANY, HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING NOVEMBER 30, 1905.

President—WM. B. CLARK.

Secretary—W. H. KING

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal.

Chief Agent in Canada—F. W. EVANS.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

## CAPITAL.

Amount of capital authorized .....	\$ 5,000,000 00
" subscribed for and paid up in cash .....	<u>4,000,000 00</u>

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz:—

	Par value.	Market value.
Montreal Corporation stock. ....	\$ 6,000 00	\$ 6,600 00
Montreal Harbour bonds. ....	4,000 00	4,280 00
Winnipeg City bonds. ....	34,792 70	35,488 86
Town of Westmount bonds. ....	50,000 00	50,500 00
City of Hamilton bonds. ....	46,000 00	46,460 00
Montreal Sinking Fund bonds. ....	40,000 00	43,400 00
Total par and market values .....	<u>\$ 180,792 70</u>	<u>\$ 186,728 86</u>
Carried out at market value .....		\$ 186,728 86
Cash in hands of agents in Canada .....		<u>14,936 93</u>
Total assets in Canada .....		<u>\$ 201,665 79</u>

## LIABILITIES IN CANADA.

Net amount of fire losses adjusted but not due. ....	\$ 1,058 91
" " claimed but not adjusted .....	<u>757 00</u>
Total net amount of unsettled claims for fire losses in Canada. ....	\$ 1,815 91
Reserve of unearned premiums for all outstanding fire risks in Canada. ....	<u>167,483 32</u>
Total liabilities in Canada .....	<u>\$ 169,299 23</u>

## INCOME IN CANADA.

*For Fire Risks in Canada.*

Gross cash received for premiums .....	\$ 294,314 11
Deduct reinsurance, rebate, abatement and return premiums. ....	<u>39,150 92</u>
Net cash received for said premiums .....	<u>\$ 255,163 19</u>

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*ÆTNA—Continued.*INCOME IN CANADA—*Concluded.**For Inland Marine Risks in Canada.*

Net cash received for premiums .....	\$	8,663	31
Total net cash received for premiums in Canada .....	\$	263,826	50
Received for interest on bonds and stock.....		6,981	70
Total cash income in Canada .....	\$	270,808	20

## EXPENDITURE IN CANADA.

*For Fire Risks in Canada.*

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$9,405.85).....	\$	10,142	31
Paid for fire losses occurring during the year .....	\$	88,099	38
Deduct amount received for reinsurance and savings and salvage .....		2,977	01
Net amount paid during the year for said losses .....	\$	85,122	37
Total net amount paid during the year for fire losses in Canada .....	\$	95,264	68

*For Inland Marine Risks in Canada.*

Amount paid during the year for inland marine losses .....	\$	5,670	92
Total net amount paid during the year for fire and inland marine losses.	\$	100,935	60
Paid for commission or brokerage in Canada .....		50,494	80
" salaries, fees, &c .....		3,566	06
" taxes .....		3,402	76
Paid for general expenses, viz.:—Stationery, \$138.91; legal expenses, \$100; postage and exchange, \$1,030.65; advertising, \$179.77; travelling expenses, \$626.78; maps, \$485.27; Underwriters' Association expenses, \$3,124.43; sundry payments, \$400 .....		6,085	81
Total cash expenditure in Canada .....	\$	164,485	03

## RISKS AND PREMIUMS.

*Fire Risks in Canada.*

	No.	Amount.	Premiums.
Gross policies in force at date of last statement ..	13,975	\$ 22,785,734	\$ 320,886 25
Taken during the year, new and renewed .....	9,112	17,904,076	292,103 21
Total .....	23,087	\$ 40,689,810	\$ 612,989 46
Deduct terminated.....	9,163	17,434,434	279,214 01
Gross in force at date .....	13,924	\$ 23,255,376	\$ 333,775 45
Deduct reinsured .....		340,776	4,555 33
Net in force on November 30, 1905 .....	13,924	\$ 22,914,600	\$ 329,220 12

*Inland Marine Risks in Canada*

Taken during the year.....	624	\$ 1,287,612	\$ 8,986 57
Deduct terminated.....	588	1,221,662	8,441 74
Net in force at November 30, 1905.....	36	\$ 65,950	\$ 544 83

Total number of policies in force in Canada at November 30, 1905, 13,960	
Total net amount in force .....	\$22,980,550 00
Total premiums thereon .....	329,764 95

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*ÆTNA—Continued..*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## LEDGER ASSETS.

Book value of real estate unencumbered.....	\$ 576,746 00
Mortgage loans on real estate, first liens .....	12,600 00
Cash on hand and in banks.....	1,119,984 53
Agents' debit balances.....	121,963 50
Book value of stocks and bonds.....	11,889,398 79
Total net ledger assets.....	<u>\$13,720,692 82</u>

## NON-LEDGER ASSETS.

Interest accrued .....	1,821 00
Market value of bonds and stocks over book value.....	2,400,400 07
Net amount of uncollected premiums.....	741,418 50
Gross assets.....	<u>\$16,864,332 39</u>
Deduct assets not admitted.....	49,035 52
Total admitted assets.....	<u><u>\$16,815,296 87</u></u>

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 444,779 65
Amount of unearned premiums.....	4,931,715 33
Amount reclaimable on perpetual fire insurance policies.....	85,179 09
Commission, brokerage and other charges due or to become due to agents and brokers.....	74,789 41
Return premiums and reinsurance premiums.....	242,822 46
Total liabilities (except capital stock).....	<u>\$ 5,779,285 94</u>
Capital stock paid up in cash.....	4,000,000 00
Surplus over all liabilities.....	7,036,010 93
Total liabilities.....	<u><u>\$16,815,296 87</u></u>

## INCOME.

Net cash received from premiums other than perpetuals.....	\$ 6,086,947 12
Deposit premiums received on perpetual risks.....	4,046 65
Received for interest and dividends.....	579,808 00
Profit on sale or maturity of ledger assets.....	44,943 12
All other income.....	46,238 33
Total income.....	<u><u>\$ 6,761,983 22</u></u>

*ÆTNA—Concluded.*

## EXPENDITURE.

Net amount paid for losses.....	\$ 2,948,692 17
Cash dividends paid stockholders.....	670,000 00
Commission or brokerage.....	1,039,229 15
Deposit premiums returned.....	3,522 98
Loss on sales or maturity of ledger assets.....	65,160 16
Salaries, fees, &c., of officers, clerks and other employees.....	376,947 38
Taxes, licenses and Insurance Department fees.....	159,720 09
Miscellaneous.....	508,815 50
Total expenditure.....	<u>\$ 5,772,087 43</u>

## RISKS AND PREMIUMS.

Amount of policies taken during the year—Fire.....	\$588,013,368 00
Premiums thereon.....	7,804,535 52
Amount of policies terminated—Fire.....	529,366,474 00
Premiums thereon.....	7,097,046 76
Net amount in force at end of year—Fire.....	732,386,962 00
Premiums thereon.....	<u>9,116,884 03</u>

Amount of policies taken during the year—Marine and Inland.....	\$ 99,563,818 00
Premiums thereon.....	530,229 15
Amount of policies terminated—Marine and Inland.....	88,113,364 00
Premiums thereon.....	451,302 35
Net amount in force at end of year—Marine and Inland.....	17,557,131 00
Premiums thereon.....	<u>265,357 78</u>

Perpetual risks written during the year.....	\$ 172,050 00
Deposits thereon.....	4,046 65
Perpetual risks cancelled.....	125,050 00
Deposits thereon.....	3,569 50
Perpetual risks in force at end of year.....	3,745,928 00
Deposits thereon.....	<u>89,662 20</u>

SESSIONAL PAPER No. 8

## THE ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman--Rt. Hon. LORD ROTHSCHILD.	General Manager and Secretary-- ROBERT LEWIS.
Principal Office--Bartholomew Lane, London, England.	
Chief Agent in Canada-- THOS. D. BELFIELD.	Head Office in Canada-- 107 St. James St., Montreal.
(Established, August 4, 1824. Commenced business in Canada, March 1, 1892.)	

## CAPITAL.

Amount of capital authorized.....	\$ 26,523,333 33
Amount subscribed for.....	25,612,561 00
Amount paid up in cash.....	<u>3,955,894 33</u>

## ASSETS IN CANADA.

Value of real estate held by the company, viz. :—

Building and ground situate corner St. James St. and Place d'Armes Hill, Montreal.....	\$ 250,000 00
	<u>\$ 250,000 00</u>

Stocks, bonds, &amp;c., in deposit with the Receiver General :—

Canada 3 per cent stock.....	Par value. \$ 213,808 63
Carried out at par value.....	213,808 63
Cash at head office in Canada.....	1,368 73
Cash in Bank of Montreal.....	16,313 39
Cash in hands of agents in Canada.....	12,672 18
Rents due.....	904 52
Deposit with Canadian Fire Underwriters' Association.....	250 00
Total assets in Canada.....	<u>\$ 495,317 45</u>

## LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted.....	\$ 7,235 62
Total net amount of unsettled claims for fire losses in Canada.....	\$ 7,235 62
Reserve of unearned premiums for all outstanding fire risks in Canada.....	114,403 96
Total liabilities in Canada.....	<u>\$ 121,639 58</u>

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ALLIANCE—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums .....	£	198,215	63
Deduct reinsurance, rebate, abatement and return premiums.....		44,103	17
Net cash received for premiums.....	£	154,112	46
Received for interest on stock (paid direct to the head office).....		6,414	27
Rent, less expenses. ....		8,455	90
Total income in Canada.....	£	168,982	63

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$4,569.25) .....	\$	3,660	71
Amount paid for losses occurring during the year. ....	\$	86,436	33
Deduct amount received for reinsurance.....		2,132	99
Net amount paid during the year for the said losses.....	\$	84,303	34
Total net amount paid during the year for losses in Canada.....	£	87,964	05
Commission or brokerage in Canada.....		26,620	92
Salaries, fees and other charges of officials in Canada.....		13,019	84
Taxes in Canada.....		3,615	39
Miscellaneous payments, viz.:—Rents, \$2,100; postage and parcels, \$810.77; stationery and printing, \$1,532.14; advertising, \$934.68; travelling expenses, \$743.44; general office expenses, \$4,167.75; agency disbursements, \$821.92; cables and telegrams, \$106.85..		11,217	55
Total expenditure in Canada .....	£	142,437	75

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement .....	\$29,042,178	\$330,754 73
Policies taken during the year, new and renewed.....	13,278,705	187,129 34
Total .....	\$42,320,883	\$517,884 07
Deduct terminated.....	22,146,369	279,910 09
Gross in force at end of year.....	\$20,174,514	\$237,973 98
Deduct reinsured.....	901,357	11,558 82
Net in force at December 31, 1904.....	\$19,273,157	\$226,415 16
Number of policies in force at date.....(No return)		
Total net amount in force .....		\$19,273,157 00
Total premiums thereon .....		226,415 16

## SESSIONAL PAPER No. 8

## ALLIANCE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1905.

## FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year.....	2,126,164	13	11	Losses by fire, less recoveries under reinsurances.....	397,670	1	0
Premiums received after deduction of reinsurance premiums.....	923,853	16	7	Expenses of management.....	182,130	19	10
Interest and dividends.....	£82,533	6	10	Commission.....	137,453	14	5
Less income tax.....	2,896	5	3	Underwriting surplus on the year's account.....	£206,599	1	4
				Interest (less income tax) on fire insurance fund....	79,637	1	7
				Transferred to profit and loss account.....	286,236	2	11
				Amount of fire insurance fund at the end of the year, as per balance sheet.....	2,126,164	13	11
					3,129,655	12	1

\*The amount required to cover unexpired risks at the end of the year, calculated at 40 per cent of the year's premium income, is £369,542, being £5,137 less than the amount required on the same basis to cover unexpired risks at the close of the previous year.

## LEASEHOLD, INVESTMENT AND GENERAL ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fund at the beginning of the year.....	340,040	17	6	Claims, less sums reinsured.....	586	0	0
Premiums received after deduction of reinsurance premiums.....	36,468	10	6	Surrenders.....	35,068	9	0
Deposits received.....	4,016	14	7	Expenses of management..	300	0	0
Interest and dividends.....	£12,531	2	5	Commissions.....	711	3	2
Less income tax.....	439	14	10	Deposits repaid.....	4,326	0	2
				Amount of fund at the end of the year, as per balance sheet.....	351,925	17	10
					£392,617	10	2

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	484,898	2	0	Dividend and bonus to shareholders.....	232,812	10	0
Transferred from fire account, being the underwriting surplus on the year's account including interest (less income tax) on the fire insurance fund.....	286,236	2	11	Income tax (excluding income tax on interest and on dividends from investments).....	10,299	0	0
Interest and dividends not carried to other accounts.....	£41,897	0	3	Applied in writing down cost of the company's premises.....	27,500	0	0
Less income tax.....	1,470	5	0	Stamp duty on increased capital.....	500	0	0
Transferred from Alliance Marine Office Purchase account.....				Balance as per balance sheet.....	715,318	19	3
					£986,340	9	3



ALLIANCE—*Concluded.*

GENERAL BALANCE SHEET ON DECEMBER 31, 1905.

LIABILITIES.		£	s.	d.	ASSETS.		£	s.	d.
Authorized capital £5,450,000, consisting of 250,000 original shares and 450,000 new shares; each new share carrying the same right to dividend and assets as each original share—					Mortgages on property within the United Kingdom.....	2,202,030	5	6	
250,000 original shares issued of £20 each, with £2 4s. per share paid up.....	£ 550,000	0			Mortgages on property out of the United Kingdom.....	132,335	18	8	
262,855 new shares issued of £1 each					Loans on life policies.....	349,270	0	3	
(fully paid).....	262,855	0			Investments (at book values) in:—				
(187,145 new shares remain unissued).					British government securities.....	503,870	0	0	
Life assurance fund.....	£4,377,676	17	3		Indian and Colonial government securities.....	553,391	11	6	
Annuity fund.....	587,636	11	10	812,855	0	0			
Imperial assurance fund.....	2,638,900	9	10		Foreign government securities.....	744,685	18	1	
Fire insurance fund.....					Railway and other debentures and debenture stocks.....	2,108,849	11	8	
Leasehold, investment and general fund.....				7,604,213	18	11			
Reserve for fluctuation in market value of bonds, stocks and shares on shareholders' accounts.....				2,126,104	13	10			
Profit and loss account.....				351,025	17	10			
Marine insurance fund.....				114,000	0	0			
				715,318	19	3			
				300,000	0	0			
					Loans to municipalities in the United Kingdom.....	1,000	0	0	
					Loans on the security of rent charges.....	852,098	1	4	
					Loans on debentures, stocks, shares, and on life, reversionary and other interests.....	189,210	16	11	
Claims under life policies admitted but not yet paid.....				12,023,578	9	11			
Claims announced but not yet admitted, owing to proof of death not having been furnished....					Loans on personal security, coupled with life policies.....	480,016	9	8	
					Deposits with sundry banks and other institutions.....	30,408	16	7	
					Agents' balances, and balances due from other offices.....	105,620	15	1	
					Outstanding premiums.....	283,199	1	11	
					Outstanding interest and dividends.....	28,508	19	1	
					Cash:—	7,808	17	10	
					In hand (£2,503 17s. 2d.), and on current accounts (£75,277 0s. 9d.).....	77,780	17	11	
Outstanding fire losses.....					Bills receivable.....	16,609	8	4	
Outstanding marine claims.....					Interest and dividends accrued to 31st December, 1905, but not receivable until 1906.....	106,813	15	6	
Outstanding dividends.....									
Accrued expenses and commission.....									
Sundry creditors.....									
Bills payable.....									
				215,419	1	6			

## SESSIONAL PAPER No. 8

## THE ANGLO-AMERICAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—S. F. MCKINNON.  
 Manager—H. H. BECK.

Secretary—J. W. RUTHERFORD.  
 Principal Office—Toronto.

(Incorporated March 13, 1899, by letters patent under the Ontario Insurance Act.  
 Amended in 1906. Commenced business March, 1899.)

## CAPITAL.

*Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	436,700 00
Amount paid up in cash.....	223,060 00

(For List of Shareholders see Appendix.)

## ASSETS.

Bonds on deposit with Receiver General :—

	Par value.	Market value.
Town of Ingersoll debentures.....	\$ 10,726 46	\$ 10,955 76
Canadian Northern Railway bonds. . . . .	40,393 33	42,726 91
Total par and market values.....	\$ 51,119 79	\$ 53,682 67

Other bonds or debentures owned by the company :—

City of Victoria debentures. . . . .	\$ 10,000 00	\$ 9,863 20
Town of Lethbridge " . . . . .	10,000 00	10,282 40
City of Calgary " . . . . .	5,000 00	4,786 09
Town of Portage la Prairie debentures. . . . .	5,000 00	5,460 00
City of Moose Jaw debentures. . . . .	5,000 00	5,424 00

Total held by the company . . . . . \$ 35,000 00 \$ 35,815 60

Total par and market values . . . . . \$ 86,119 79 \$ 89,498 27

Carried out at market value.....\$ 89,498 27

Amount of loans on stocks and bonds held as collateral securities. . . . . 105,855 71

	Par value.	Market value.	Amt. loaned.
12 shares Bank of Ottawa stock. . . . .	\$ 1,200 00	\$ 2,688 00	\$ 2,550 00
40 " Can. Bank of Commerce stock . . . . .	2,000 00	3,390 00	2,800 00
22 " Standard Bank stock. . . . .	1,100 00	2,541 00	2,300 00
350 " General Electric " . . . . .	30,500 00	52,193 75	45,901 67
55 " Sovereign Bank " . . . . .	5,500 00	7,480 00	6,050 00
20 " Ontario Bank " . . . . .	2,000 00	2,580 00	} 13,179 04
100 " General Electric " . . . . .	10,000 00	14,912 50	
10 " London Electric " . . . . .	1,000 00	557 50	
289 " Ontario Bank " . . . . .	28,900 00	37,281 00	
	\$ 82,200 00	\$ 123,623 75	\$ 105,855 71

Cash on hand at head office and in transit..... 14,128 48

\* An Act was passed by the Ontario Legislature at its last session, the effect of which is to reduce the subscribed capital to \$173,080, the amount paid thereon to \$89,444 and the par value of the shares from \$100 to \$40 each, the amount of capital authorized remaining as before, at \$1,000,000.

5-6 EDWARD VII., A. 1906

ANGLO-AMERICAN FIRE—*Continued.*ASSETS—*Concluded.*

Cash in banks, viz.:—

Molsons Bank.....	\$ 31,007 07
Bank of Toronto.....	4,527 57
Union Bank.....	2,136 65
Bank of Nova Scotia.....	14 92
Traders Bank.....	3,903 30
Sovereign Bank.....	6,555 00

Total carried out.....	48,144 51
Interest unpaid, accrued on bonds.....	238 81
Agents' balances.....	22,222 55
Amount due for reinsurance.....	204 31
Office furniture, maps, &c.....	11,648 82

Total assets.....	\$ 291,941 46
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## LIABILITIES.

Net amount of losses claimed but not adjusted .....	\$ 27,819 87
"      "      resisted, not in suit.....	1,280 00

Total net amount of unsettled claims for fire losses.....	\$ 29,099 87
Reserve of unearned premiums for outstanding fire risks in Canada...	200,467 69
Dividends declared and due and remaining unpaid.....	107 10
Amount of all other liability—return premiums, \$4.75; reinsurance, \$286.88.....	291 63

Total liabilities except capital stock.....	\$ 229,966 29
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Surplus on policy-holders' account.....	\$ 61,975 17
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Capital stock paid up, \$223,060 00.

## INCOME.

Gross cash received for premiums.....	\$ 478,775 89
Deduct reinsurance, &c.....	191,034 17

Net cash received for fire premiums.....	\$ 287,741 72
Received for interests and dividends.....	8,237 19

Total .....	\$ 295,978 91
Received for calls on capital.....	7,975 00

Total income.....	\$ 303,953 91
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## EXPENDITURE.

Net amount paid during the year for losses occurring in previous years... (which losses were estimated in the last statement at \$3,197.02).....	\$ 3,197 02
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Amount paid for losses occurring during the year.....	\$ 213,563 54
Deduct amount received for reinsurance and savings and salvage.....	73,023 44

Net amount paid during the year for said losses.....	\$ 140,540 10
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Total net amount paid for fire losses.....	\$ 143,737 12
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## SESSIONAL PAPER No. 8

ANGLO-AMERICAN FIRE—*Concluded.*EXPENDITURE—*Concluded.*

Commission or brokerage.....	\$	39,852 25
Salaries, fees and all other charges of officials.....		27,941 93
Taxes.....		4,754 15
Miscellaneous payments, viz.:—General expenses, \$4,492.50; postage, \$2,733.11; lighting, \$135.07; office supplies, books, &c., \$1,112.99; travelling expenses, \$1,954.24; rent, \$2,176.62; telegrams and telephones, \$462.73; advertising, \$1,188 25; exchange, \$184.28; office furnishings, \$2,668.80; commission on stock, \$1,223.50....		18,332 09
Total cash expenditure.....	\$	<u>234,617 54</u>

## CASH ACCOUNT.

1904.	<i>Dr.</i>	
Dec. 31. To balance in hand and in banks at this date ...	\$	69,762 51
1905.		
Dec. 31. To income as above.....		303,953 91
Received from realization of investments.....		299 46
	\$	<u>374,015 88</u>
1905.	<i>Cr.</i>	
Dec. 31. By expenditure during year as above.....	\$	234,617 54
By investments during the year.....		35,815 60
By loan on collaterals.....		41,309 75
Balance in hand and in banks at this date.....		62,272 99
	\$	<u>374,015 88</u>

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at December 31, 1904....	31,311	\$ 35,509,656	\$ 498,428 07
Taken during the year—new. ....	10,227	14,773,146	214,367 77
" renewed.....	11,411	15,607,736	256,048 67
Total.....	52,949	\$ 65,890,538	\$ 968,844 51
Deduct terminated.....	17,872	27,809,179	430,653 52
Gross in force at end of year.....	35,077	\$ 38,081,359	\$ 538,190 99
Deduct reinsurance. ....		9,073,961	139,594 84
Net in force at December 31, 1905 ..	35,077	\$ 29,007,398	\$ 398,596 15

Number of policies in force at December 31, 1905.....	35,077
Total net amount in force.....	\$29,007,398 00
Total premiums thereon.....	<u>398,596 15</u>

## THE ATLAS ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.)

Chairman—HERBERT BROOKS.

Secretary—SAMUEL J. PIPKIN.

Chief Agent in Canada—M. C. HINSHAW.

Principal Office—London, Eng.

Head Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....£	2,200,000	\$ 10,706,666 67
Amount paid up in cash.....	264,000	1,284,800 00

## ASSETS IN CANADA.

Stocks and bonds :—

	Par value.	Market value.
Canada 3½ per cent inscribed stock .....	\$ 82,733 33	\$ 82,733 33
New South Wales 3½ per cent incirbed stock.....	48,666 67	48,180 00
Newfoundland Govt. inscribed stock .....	48,666 67	49,153 34
Victorian Govt. 4 per cent inscribed stock. ....	21,333 33	24,333 33
* Canada 3½ per cent stock.....	102,200 00	102,200 00
* Canada 4 per cent stock, 1908 .....	60,000 00	60,000 00
* Canada 4 per cent reduced stock.....	9,733 33	9,928 00

Total par and market values .....	\$ 376,333 33	\$ 376,528 00
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Carried out at market value .....	\$ 376,528 00
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(The above being on deposit with the Receiver General for Atlas and Manchester policies.)

Cash in banks, viz.:—

Bank of British North America, Montreal.....	\$ 13,473 85
Toronto. ....	12,562 31

Total .....	26,036 16
Amount of cash in hands of agents in Canada .....	32,836 61
Special deposit, Canadian Fire Underwriters Association. . . . .	250 00
Office furniture, plans, &c.....	5,000 00
Interest accrued .....	2,776 54

Total assets in Canada.....	\$ 443,427 31
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## LIABILITIES IN CANADA.

(Including the liabilities under Manchester policies.)

Net amount of losses adjusted but not due.....	\$ 16,848 00
" resisted, in suit (accrued in previous years).....	6,200 00

Total net amount of unsettled claims for losses in Canada.....	\$ 23,048 00
Reserve of unearned premiums for all outstanding risks in Canada.....	288,649 90

Total liabilities in Canada.....	\$ 311,697 90
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\* These securities form the deposit of the Manchester Assurance Co., which is now merged in the Atlas.

## SESSIONAL PAPER No. 8

ATLAS ASSURANCE COMPANY—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 457,399 00
Deduct reinsurance, rebate, abatement and return premiums.....	62,282 60
Net cash received for premiums.....	\$ 395,116 40
Received for interest on stocks (paid direct to head office).....	13,885 31
Interest on bank deposits .....	338 34
Total income in Canada.....	\$ 409,340 05

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$24,535).....	\$ 14,909 82
Deduct amount received for reinsurance.....	5,9 94
Net amount paid during the year for said losses.....	\$ 14,329 88
Amount paid for losses occurring during the year.....	\$213,734 94
Deduct amount received for reinsurance and salvages.....	181 64
Net amount paid during the year for said losses.....	\$ 213,553 30
Total net amount paid during the year for losses in Canada.....	\$ 227,883 18
Commission or brokerage.....	65,162 41
Salaries, fees and all other charges of officials.....	25,535 80
Taxes.....	5,311 41
Miscellaneous payments, viz:—Office charges, \$3,140.03; stationery and printing, \$2,577; advertising, \$1,703.34; maps and block plans, \$306.19; postage, express and telegrams, \$1,662.85; travelling, \$2,129.95; office rent and taxes, \$3,490.22; agents' charges, \$1,059.36; Insurance Association and Tariff expenses, \$4,567.62; law charges, \$54.12.....	20,690 68
Total expenditure in Canada .....	\$ 344,583 48

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement .....	\$ 44,716,698	\$ 670,013 59
Taken during the year—new and renewed.....	29,392,580	450,859 59
Total.....	\$ 74,109,278	\$1,120,873 18
Deduct terminated.....	34,253,437	534,910 92
Gross in force at end of year.....	\$ 39,855,841	\$ 585,962 26
Deduct reinsured.....	377,724	4,859 04
Net in force, December 31, 1905.....	\$ 39,478,117	\$ 581,103 22

Number of policies in force at date.....	(No return.)
Total net amount in force.....	\$39,478,117 00
Total premiums thereon.....	581,103 22

5-6 EDWARD VII., A. 1906

ATLAS INSURANCE COMPANY—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

In the fire department the net premiums were £983,557 17s. 2d., and the losses £454,074 18s. 0d., being 46·1 p.c. of the premiums. The balance of the year's revenue is £169,304 9s. 6d., of which the sum of £48,219 2s. 10d. has been added to the Reserve for unexpired risks forming part of the fire fund, £14,494 8s. 7d. has been carried to profit and loss account, and the balance £106,590 18s. 1d. left in the fire fund.

The absorption of the Manchester Assurance Company's business is now complete, and all its liabilities have been discharged or provided for.

The profit and loss account shows a balance of..... £55,000 0 0

which the directors have resolved to apply in payment of a dividend of 5s. per share for the year 1905 free of income tax, on account of which the sum of £22,000, being 2s. per share, was paid on 29th September last; the balance, £33,000, being 3s. per share, will be paid on 11th proximo.

The funds of the company will then stand as follows:—

Reserved fund.....	£ 57,168 16 0		
Fire fund .....	820,395 13 4		
		£877,564	9 4
Life fund.....		1,861,149	16 2
Leasehold assurance fund .....		41,873	0 0
Total funds of the company, exclusive of paid-up capital...	£2,780,587	5 6	

## SESSIONAL PAPER No. 8

## ATLAS ASSURANCE COMPANY—Continued.

## REVENUE ACCOUNT.

## FIRE DEPARTMENT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year, viz. :—				Losses by fire, after deduction of re-assurances...	454,074	18	0
Reserve for unexpired risks.....	£345,204	0	0	Commission.....	184,090	18	1
Fire reserve fund.....	320,381	12	5	Expenses of management.....	161,697	0	4
				State and municipal taxes (foreign).....	14,390	11	3
Premiums received, after deduction of re-assurance premiums....				Transfer to profit and loss account.....	14,494	8	7
				Amount of fire insurance fund at the end of the year, viz. :—			
				Reserve for unexpired risks.....	£383,423	2	10
				Fire reserve fund.....	426,972	10	6
					820,395	13	4
	£1,649,143	9	7		£1,649,143	9	7

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account (1904).....	55,000	0	0	Application of balance of 1904 account :—			
Interest, dividends, &c., not carried to other accounts.....	35,421	17	3	Dividend to proprietors (1904 account).....	55,000	0	0
Amount transferred from fire account.....	14,494	8	7	Balances, viz. :—			
Amount transferred from life account.....	4,353	4	2	Interim dividend (1905 account) paid 29th September, 1905.....	£ 22,000	0	0
Transfer fees.....	130	10	0	Available for completion of dividend for the year 1905, payable 11th April, 1906.....	33,000	0	0
					55,000	0	0
					£110,000	0	0



ATLAS ASSURANCE COMPANY—*Concluded.*

## BALANCE SHEET.

LIABILITIES.  
*Shareholders.*

Capital subscribed, £2,200,000 in 220,000 shares of £10 each, £14s. paid .....	£ 57,168	16	10
Reserve fund .....	820,385	13	4
Fire fund .....	53,000	0	0
Profit and loss .....			
Outstanding fire losses .....	110,408	16	10
Due to other offices for re-assurances .....	113,810	17	1
Sundry unclaimed dividends .....	646	1	0
Outstanding accounts .....	8,550	16	1
Outstanding and contingent liabilities (Manchester Company) .....			

## ASSETS.

*Shareholders.*

£	s.	d.	Investments (including those deposited under local laws in various Colonies and Foreign Countries as security for holders of policies issued there)—			
264,000	0	0	In Colonial Government securities.....	£152,183	7	4
			Foreign (Government securities).....	80,417	15	0
910,364	9	4	Indian railway guaranteed stock.....	24,685	1	7
			Railway and other debentures and debenture stocks.....	252,331	13	6
			Railway and other stocks and shares (preference and ordinary).....	89,935	6	5
233,416	11	0	State and municipal securities (colonial and foreign).....	218,275	16	4
			Freeholds and other property.....	165,839	6	6
21,900	3	4	Salvage corps premises (company's share).....	8,711	15	3
			Branch and agency balances.....	270,319	16	2
			Due by other offices for re-assurances.....	5,053	4	0
			Outstanding premiums.....	15,154	19	5
			"    "    fire commission.....	3,075	16	4
			"    "    interest due.....£	732	10	7
			"    "    "    accrued.....	10,209	12	1
				10,942	2	8
			Bills receivable.....	33,825	8	6
			Cash (on deposit).....	89,628	17	1
			"    (in hand and on current account).....			
				123,454	5	7
				1,429,881	3	8
929,881	3	8				

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 £1,429,881 3 8

992,380 1 11

304,545 18 7

9,500 17 7

123,454 5 7

1,429,881 3 8

## SESSIONAL PAPER No. 8

## THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—Hon. GEO. A. COX.

Secretary—P. H. SIMS.

Principal Office—18, 20 and 22 Front St. East, Toronto.

(Incorporated, February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1872 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII., Chap. 90, and in 1904 by 4 Edward VII., Chap. 51, and further amended in 1906. Commenced business in Canada June 19, 1835.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	850,000 00
Amount paid up (including \$2,500 notes).....	848,226 54

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the company. viz. :—

Company's premises, corner Front and Scott Streets, Toronto.....	\$ 140,000 00
Stocks and bonds owned by company :—	

*In deposit with the Receiver General :—*

	Par value.	Market value.
City of St. Catharines bonds .....	\$ 15,000 00	\$ 14,797 50
" Montreal " .....	5,000 00	5,144 00
" London, Ont. " .....	9,000 00	9,000 00
" Winnipeg, Man. " .....	9,000 00	9,045 00
" Vancouver, B.C. " .....	3,000 00	3,000 00
Central Canada Loan and Savings Co. debentures.	21,300 00	21,300 00

Total in deposit with Receiver General..	\$ 62,300 00	\$ 62,286 50
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*United States, State and Government Bonds :—*

United States bonds. ....	\$ 100,000 00	\$ 103,000 00
Georgia State " .....	10,000 00	11,375 00
New Mexico " .....	10,000 00	11,368 00
Mexican Government bonds .....	*10,000 00	10,100 00
Province of Manitoba " .....	5,000 00	5,050 00

Total.....	\$ 135,000 00	\$ 140,893 00
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*Municipal Bonds and Debentures :—*

City of London, Ont., Bonds.....	\$ 150,000 00	\$ 150,000 00
" Winnipeg, Man., " .....	20,000 00	20,113 00
" Kingston, Ont., " .....	20,000 00	21,064 00
" Richmond, Va., " .....	26,300 00	27,512 34
" Toledo, Ohio, " .....	10,000 00	11,026 00
" Riverside, Cal., " .....	25,000 00	29,250 00
" Brooklyn, N.Y., " .....	30,000 00	29,775 00
" Colorado Springs, Col., " .....	25,000 00	26,237 50
" New York corporate stock.....	170,000 00	169,150 00
" Los Angeles, Cal., bonds.....	110,000 00	111,925 00
" Cleveland, Ohio, bonds.....	100,000 00	106,200 00

	\$ 686,300 00	\$ 702,252 84
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\* In Mexican money, \$20,000.

5-6 EDWARD VII., A. 1906

BRITISH AMERICA—*Continued.*ASSETS—*Continued.**Loan Company and other Bonds and Stocks:—*

Toronto Electric Light Co. bonds . . . . .	\$ 20,000 00	\$ 20,400 00
Canada Permanent Mortgage Corporation stock . . . . .	8,940 00	11,443 20
Canadian Northern Railway Co. bonds . . . . .	90,260 00	91,165 20
Baltimore and Ohio Railway Co. bonds . . . . .	50,000 00	49,375 00
New York and West Shore Railway Co. bonds . . . . .	12,000 00	12,960 00
Rochester Electric Railway Co. bonds . . . . .	25,000 00	27,500 00
Dominion Savings and Investment Society stock . . . . .	5,500 00	3,850 00
Central Canada Loan and Savings Company debentures . . . . .	115,000 00	115,000 00
British American Insurance Company of New York stock . . . . .	96,000 00	96,000 00
Toronto Savings and Loan Company debentures . . . . .	50,000 00	50,000 00
Keystone Fire Insurance Company stock . . . . .	14,904 00	14,904 00
* Toronto Hotel Co. bonds . . . . .	10,000 00	10,000 00
	<u>\$ 497,604 00</u>	<u>\$ 502,597 40</u>
Total par and market values . . . . .	\$ 1,381,204 00	\$ 1,408,029 74
Carried out at market value . . . . .		\$ 1,408,029 74
Cash in hand at head office . . . . .		1,235 14
Cash in banks, namely:—		
Canadian Bank of Commerce, New York . . . . .	\$ 118,379 67	
" " Toronto . . . . .	57,226 56	
Total . . . . .		175,597 23
Interest due and unpaid on stocks and bonds, not included in market value . . . . .		10,018 00
Interest accrued and unpaid on stocks and bonds, not included in market value . . . . .		7,182 27
Agents' balances . . . . .		350,629 55
Bills receivable . . . . .		2,902 52
Sundry, viz:—		
Office furniture . . . . .	\$ 24,762 81	
Rents due and accrued . . . . .	687 00	
		<u>25,449 81</u>
Notes for capital stock . . . . .		2,500 00
Total assets . . . . .		<u>\$ 2,124,344 26</u>

## LIABILITIES.

(1) *Liabilities in Canada.**For Fire Risks.*

Net amount of fire losses claimed but not adjusted . . . . .	\$ 3,420 82
" reported or supposed but not claimed . . . . .	17,752 05
" resisted and in suit . . . . .	2,000 00
Total net amount of unsettled claims for fire losses in Canada (of which \$2,196 was incurred prior to 1905) . . . . .	\$ 23,172 87

*For Inland Marine Risks.*

Net amount of inland marine losses claimed but not adjusted . . . . .	\$ 586 81
Total net amount of unsettled claims for inland marine losses in Canada (incurred prior to 1905) . . . . .	586 81

\* With these bonds, the company acquired \$7,400 Hotel Co. stock as bonus. No market value can be assigned to this stock at present.

## SESSIONAL PAPER No. 8

BRITISH AMERICA—*Continued.**Liabilities in Canada—Continued.**For Marine (Ocean) Risks.*

Net amount of ocean losses claimed but not adjusted.....	\$ 4,815 00	
Total net amount of unsettled claims for ocean losses in Canada (of which \$227 accrued previous to 1905).....	\$ 4,815 00	
Total net amount of unsettled claims for losses in Canada.....	\$ 28,574 68	
Reserve of unearned premiums for all outstanding risks in Canada:—		
Fire.....	\$ 418,275 82	
Ocean time hulls.....	27,811 54	
Ocean cargo.....	2,097 37	
Total reserve of unearned premiums for risks in Canada.....	448,184 73	
Dividends declared and due but unpaid.....	5,796 37	
Total liabilities, excluding capital stock, in Canada. . . .	\$ 482,555 78	

(2) *Liabilities in other Countries.**For Fire Risks.*

Net amount of fire losses adjusted but not due .....	\$ 14,532 90	
" " claimed but not adjusted .....	79,089 12	
" " reported or supposed but not claimed.....	2,011 14	
" " resisted—in suit.....	3,884 22	
Total unsettled fire losses (of which \$3,059.74 accrued previous to 1905)....	\$ 99,508 38	

*For Inland Marine Risks.*

Net amount of inland marine losses adjusted but not due.....	\$ 6,428 01	
" " claimed but not adjusted.....	2,811 54	
Total unsettled inland marine losses (of which \$3,907.05 accrued previous to 1905).....	\$ 9,239 55	

*For Marine (Ocean) Risks.*

Net amount of ocean losses claimed but not adjusted.....	\$ 9,598 09	
Total unsettled ocean losses (of which \$924.95 accrued previous to 1905)....	\$ 9,598 09	
Total net amount of unsettled claims for losses in other countries....	\$ 118,346 02	
Reserve of unearned premiums, viz:—		
Fire.....	\$1,013,969 63	
Inland marine and time hulls.....	62,840 39	
Ocean.....	7,788 69	
Total . . . . .	1,084,538 76	
Total liabilities in other countries.....	\$ 1,202,884 78	
Total liabilities, excluding capital stock, in all countries. .	\$ 1,685,440 56	
Surplus on policy-holders' account.....	\$ 438,903 70	
Capital stock paid up in cash and notes. \$	848,226 54	

5-6 EDWARD VII., A. 1906

BRITISH AMERICA—*Continued.*

## INCOME.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 751,326 56	\$ 2,632,539 37
Deduct reinsurance, rebate, abatement and return premiums.....	280,357 47	501,935 00
Net cash received for fire premiums.....	\$ 470,969 09	\$ 1,530,604 37
<i>For Inland Marine Risks.</i>		
Gross cash received for premiums.....	\$ 10,030 96	\$ 176,135 92
Deduct reinsurance, rebate, abatement and return premiums.....	3,820 81	28,479 24
Net cash received for inland marine premiums.....	\$ 6,210 15	\$ 147,656 68
<i>For Ocean Risks.</i>		
Gross cash received for premiums.....	\$ 118,447 66	\$ 246,600 99
Deduct reinsurance, &c.....	19,021 11	83,702 31
Net cash received for ocean premiums.....	\$ 99,426 55	\$ 162,898 68
Total net cash received for fire, inland and ocean premiums.....	\$ 576,605 79	\$ 1,841,159 73
Total net cash received for premiums in all countries.....		\$ 2,417,765 52
Received for interest on bonds and stocks.....		43,540 11
Received for rents.....		4,462 00
Total.....		\$ 2,465,767 63
Received for calls on capital.....		16,030 23
Total cash on income.....		\$ 2,481,797 86

## EXPENDITURE.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$138,634 78).....	\$ 26,535 78	\$ 113,870 25
Deduct amount received for reinsurance, &c.....	8,414 39	9,810 18
Net amount paid during the year for said losses.....	\$ 18,121 39	\$ 104,060 07
Paid for losses occurring during the year.....	\$ 312,488 90	\$ 831,680 04
Deduct savings and salvage .....	\$ 6,004 43	
Deduct amount received for reinsurance.....	162,830 38	
Total deductions.....	87,910 71	80,924 10
Net amount paid for said losses.....	\$ 224,578 19	\$ 750,755 94
Total net amount paid during the year for fire losses.....	\$ 242,699 58	\$ 854,816 01

SESSIONAL PAPER No. 8

BRITISH AMERICA—*Continued.*EXPENDITURE—*Continued.**For Inland Marine Risks.*

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$9,014 01).....	\$ 625 65	\$ 24,995 46
Deduct savings and salvage and reinsurance.....	889 56	7,668 57
Net amount paid during the year for said losses.....	\$—263 91	\$ 17,326 89
Paid for losses occurring during the year.....	\$ 9,607 66	\$ 167,384 99
Deduct savings and salvage.....	\$ 14,370 94	
Deduct reinsurance.....	10,920 59	
Total deductions.....	986 51	24,305 02
Net amount paid for said losses.....	\$ 8,621 15	\$ 143,079 97
Total net amount paid during the year for inland marine losses.....	\$ 8,357 24	\$ 160,406 86
Total net amount paid during the year for fire and inland marine losses.....	\$ 1,266,279 69	
Net amount paid during the year for ocean losses (in Canada, \$78,062.02 ; in other countries, \$128,835.59).....		206,897 61
Paid for dividends on capital stock at 6 per cent.....		45,716 72
Commission or brokerage.....		442,804 18
Salaries, fees and all other charges of officials.....		103,291 57
Taxes.....		75,238 35
Miscellaneous payments, viz.:—Exchange, \$3,706.96 ; board expenses and fire patrol, \$39,565.33 ; postage, \$17,267.12 ; advertising, \$12,406.50 ; office expenses, \$25,494.97 ; travelling, \$1,935.05 ; directors' compensation, \$4,200 ; printing and stationery, \$14,565.41 ; specials and supervision, \$75,433.52 ; telegraph and express, \$3,645.10 ; various, \$53,387.68.....		251,607 64
Total cash expenditure.....	\$ 2,391,835 76	

## SYNOPSIS OF LEDGER ACCOUNTS.

Ledger assets, December 31, 1904.....	\$ 1,643,382 69
Income as above.....	2,481,797 86
	\$4,125,180 55
Expenditure as above.....	\$2,391,835 76
Written off investments.....	8,482 68
	2,400,318 44
Balance—Net ledger assets at December 31, 1905.....	\$1,724,862 11

5-6 EDWARD VII., A. 1906

BRITISH AMERICA—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement...	63,978,286	949,085 80	234,301,572	2,287,631 56	298,279,858	3,236,720 36
Taken during the year—new and renewed.....	51,094,408	824,012 69	221,427,274	2,025,253 16	272,521,682	2,849,265 85
Total.....	115,072,694	1,773,098 49	455,728,846	4,312,887 72	570,801,540	6,085,986 21
Deduct terminated.....	50,021,532	804,666 57	222,562,172	2,086,795 48	272,583,704	2,891,462 65
Gross in force at end of year.....	65,051,162	968,431 92	233,166,674	2,226,092 24	298,217,836	3,194,524 16
Deduct reinsured.....	9,229,675	170,423 38	32,441,145	240,125 51	41,670,820	410,548 89
Net in force at December 31, 1905.....	55,821,487	798,008 54	200,725,529	1,985,966 73	256,547,016	2,783,975 27
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement...			2,234,091	45,397 07	2,234,091	45,397 07
Taken during the year....	1,690,889	12,143 48	26,666,612	179,481 19	28,357,501	191,624 67
Total.....	1,690,889	12,143 48	28,900,703	224,878 26	30,591,592	237,021 74
Deduct terminated.....	1,690,889	12,143 48	26,957,048	167,745 01	28,647,937	179,888 49
Gross and net in force at December 31, 1905.....			1,943,655	57,133 25	1,943,655	57,133 25
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement...	748,478	60,653 48	2,488,067	66,643 94	3,236,545	127,297 42
Taken during the year....	8,426,085	110,389 57	45,653,347	237,521 45	54,079,432	347,911 02
Total.....	9,174,563	171,043 05	48,141,414	304,165 39	57,315,977	475,208 44
Deduct terminated.....	7,206,967	113,322 60	44,647,274	227,829 16	51,854,241	341,151 76
Gross and net in force at December 31, 1905..	1,967,596	57,720 45	3,494,140	76,336 23	5,461,736	134,056 68

Total number of policies in force..... (No return.)

Total net amount in force..... \$263,952,407 00

Total premiums thereon..... 2,975,165 20

# THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—RICHARD HOBSON.  
Principal Office—Liverpool, Eng.

Secretary—ARTHUR MCNEILL.  
Head Office in Canada—Montreal.

Chief Agent in Canada—Robert J. Dale.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada,  
May 16, 1888.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.	£ 1,340,000 =	\$ 6,521,333 33
" paid up in cash.....	268,000 =	<u>1,304,266 67</u>

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz. :—

	Par value.
City of Montreal 4 per cent debentures.....	\$ 112,000 00
" " stock.....	<u>5,000 00</u>

Carried out at par value.....	\$ 117,000 00
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Total assets in Canada..	<u>\$ 117,000 00</u>
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## LIABILITIES IN CANADA.

Net amount of unpaid inland marine losses (reported after close of books)	\$ 137 86
Net amount of unearned inland marine premiums.....	<u>25,073 04</u>

Total amount of liabilities in Canada.....	<u>\$ 25,210 90</u>
--	---------------------

## INCOME IN CANADA.

Cash received for premiums.....	\$ 119,764 54
Received for interest on bonds and stock in Canada.....	<u>4,680 00</u>

Total income in Canada.....	<u>\$ 124,444 54</u>
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5-6 EDWARD VII., A. 1906

BRITISH AND FOREIGN—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid during the year for inland marine losses in Canada.....	\$189,235 22	
Deduct salvages.....	633 45	
	<hr/>	
Net amount paid for said losses. ....	\$	188,601 77
Paid for commission or brokerage. ....		1,360 23
Paid for taxes.....		136 40
	<hr/>	
Total expenditure in Canada.....	\$	190,731 85
	<hr/>	

## RISKS AND PREMIUMS.

<i>Inland Marine Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies in force at date of last statement .....	11	\$ 350,650	\$ 11,162 82
Policies taken during the year.....	2,798	24,756,800	119,764 54
	<hr/>		
Total.....	2,809	\$ 25,107,450	\$ 130,927 36
Deduct terminated (including renewed).....	2,551	22,487,642	80,781 29
	<hr/>		
In force at December 31, 1905.....	258	\$ 2,619,808	\$ 50,146 07
	<hr/>		

BRITISH AND FOREIGN—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Dr.	PROFIT AND LOSS ACCOUNT.			Cr.		
	£	s.	d.	£	s.	d.
Balance December 31, 1904. . . . .	119,388	19	11	Dividend paid February 10, 1905. . . . .	426,800	0 0
Balance underwriting account, 1904. . . . .	213,660	17	11	Interim dividend, paid July 1, 1905. . . . .	26,800	0 0
Interest account, 1905. . . . .	54,198	10	4		53,000	0 0
				Claims, returns, &c., and commissions on profits of 1904, settled in 1905. . . . .	£136,454	8 8
				Amount transferred to underwriting suspense account to close 1904. . . . .	25,000	0 0
				Income tax. . . . .	161,454	8 8
				Balance carried down. . . . .	4,107	8 0
					168,086	11 6
	£387,248	8	2		£387,248	8 2
Premiums 1905, less returns, re-insurances, foreign taxes and office expenses, and agents' charges. . . . .	UNDERWRITING ACCOUNT.					
	£	s.	d.	£	s.	d.
	364,758	19	4	Claims, 1905. . . . .	153,877	8 8
				Directors' remuneration—Liverpool and London. . . . .	6,450	0 0
				Auditors' . . . . .	250	0 0
				General expenses—Liverpool, London and New York. . . . .	28,057	14 9
				Balance carried down. . . . .	176,123	15 11
	£364,758	19	4		£364,758	19 4
Capital—67,000 shares at £20 per share—£1,340,000 Paid up £4 per share. . . . .	BALANCE SHEET.					
	£	s.	d.	£	s.	d.
Reserve fund. . . . .	268,000	0	0	Investments. . . . .	£1,380,821	18 6
Balance profit and loss account, brought down. . . . .	900,000	0	0	Company's property—Castle Street, Liverpool. . . . .	65,000	0 0
Reinsurance account (loss expenses). . . . .	168,086	11	6	"    57, Queen St., Melbourne. . . . .	10,000	0 0
Underwriting account (loss expenses). . . . .	176,123	15	11	Loans. . . . .	13,075	0 0
Profit on sale of investments. . . . .	68,859	6	9	Stamps. . . . .		
Dividends unpaid. . . . .	9,321	10	0	Cash at bankers and on hand and bills receivable. . . . .	81,028	13 0
Transfer fees reserved. . . . .	531	3	0	Interests and rents accrued but not received. . . . .	21,396	2 8
Accounts due by the company. . . . .	795	2	6	Accounts due to the company. . . . .	132,708	19 1
	54,355	13	9			
	£1,713,920	12	10		£1,713,920	12 10

5-6 EDWARD VII., A. 1906

## THE CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President and General Manager—	Secretary—
ROBERT CHAPMAN.	R. HILL STEWART.

Principal Office—Edinburgh.

Manager in Canada—LANSING LEWIS.	Head Office in Canada—Montreal.
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(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

## CAPITAL.

Amount of joint stock capital authorized, £1,000,000...	\$ 4,866,666 67
Amount subscribed for, £537,500 .....	2,615,833 33
Amount paid up in cash, £107,500 .....	<u>523,166 67</u>

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General:—

	Par value.	Market value.
City of Toronto 4 per cent (1913) bonds .....	\$ 7,300 00	\$ 7,354 75
Canada 4 per cent reduced stock (1910) .....	4,866 67	5,037 00
City of Montreal 4 per cent debenture stock (1932) .....	48,666 67	50,370 00
City of Toronto 4 per cent (1924) bonds .....	13,972 20	14,202 74
“ “ “ (1925) “ .....	38,933 34	39,595 20
City of Quebec 5 per cent (1913) “ .....	24,333 33	25,793 33
Montreal R. C. School 4 per cent bonds (1926) .....	15,000 00	15,450 00
Montreal Permanent 3 per cent debenture stock .....	15,086 67	12,823 67
City of Hamilton 4 per cent debentures (1934) .....	48,666 67	48,666 67
City of St. Henri 4½ per cent debentures (1953) .....	30,000 00	34,590 00
Total par and market values .....	<u>\$ 246,825 55</u>	<u>\$ 253,793 36</u>

Carried out at market value..... \$ 253,793 36

Cash in bank:—

Molsons Bank, Montreal .....	\$ 4,517 68
“ (on deposit) .....	<u>19,484 23</u>

Total..... 24,001 91

Cash in hands of agents in Canada..... 28,771 37

Insurance maps and plans..... 5,000 00

Office furniture..... 1,500 00

Total assets in Canada..... \$ 313,066 64

## SESSIONAL PAPER No. 8

CALEDONIAN—*Continued.*

## LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted.....	\$	1,579 79
Total net amount of unsettled claims for fire losses in Canada.....	\$	1,579 79
Reserve of unearned premiums for all outstanding risks in Canada.....		225,282 33
Commission on uncollected premiums in agents' hands.....		5,260 97
Total liabilities in Canada.....	\$	232,123 09

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	354,976 32
Deduct reinsurance, rebate, abatement and return premiums.....		41,656 56
Net cash received for premiums.....	\$	313,319 76
Received for interest and dividends on bonds and stocks.....		8,165 49
Interest on bank accounts and bonds.....		3,340 86
Total income in Canada.....	\$	324,826 11

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$8,966.00).....	\$	7,530 73
Amount paid for losses occurring during the year.....	\$	161,716 05
Deduct amount received for reinsurance.....		11,094 74
Net amount paid during the year for said losses.....	\$	150,621 31
Total net amount paid during the year for losses in Canada.....	\$	158,152 04
Commission or brokerage.....		55,643 45
Salaries, fees and all other charges of officials in Canada.....		15,920 00
Paid for taxes in Canada.....		5,344 60
Miscellaneous payments, viz.:—Printing and stationery, \$1,566.66; travelling expenses, \$1,662.87; advertising, \$997.57; postage and exchange, \$1,623.66; rent, \$2,477.50; plans, \$1,256.37; charges and law cost, \$1,061.96; board expenses, \$3,173.19; office furniture, \$15.81; total, \$13,835.59; less endorsement fees, \$244.50.		13,591 09
Total expenditure in Canada.....	\$	248,651 18

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies at date of last statement.....	21,406	\$ 30,569,466	\$ 419,053 74
Policies taken during the year (new).....	8,561	13,858,209	205,774 01
" " (renewed).....	5,699	9,480,724	151,760 16
Total.....	35,666	\$ 53,908,399	\$ 776,587 91
Deduct terminated.....	12,478	22,619,303	333,883 15
Gross in force at end of year.....	23,188	\$ 31,289,096	\$ 442,704 76
Deduct reinsured.....		583,079	11,152 58
Net in force on December 31, 1905.....	23,188	\$ 30,706,017	\$ 431,552 18

Total number of policies in force in Canada.....	23,188
Total net amount in force.....	\$ 30,706,017 00
Total premiums thereon.....	431,552 18

## CALEDONIAN—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## FIRE REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.	
Fire funds at December 31, 1904—							
Guarantee fund.....	270,000	0	0	206,875	12	1	
Reserve for unexpired risk.....	184,465	0	0	82,502	19	7	
				64,436	10	6	
				8,606	1	4	
Premiums.....	£559,506	2	8	£32,421	3	6	
Less reinsurance.....	124,645	19	3	80,633	19	11	
Interest and rents from fire funds (less income tax), .....							
	434,860	3	5	Carried to profit and loss account.....			
	15,088	0	0	Fire funds at end of year, as per general balance sheet—			
				(Guarantee fund.....)	£270,000	0	0
				Reserve for unexpired risk, 44% on 1905			
				premiums.....	191,338	0	0
					461,338	0	0
					£904,413	3	5

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance from 1904.....	92,628	9	5	25,800	0	0
Interest (less income tax) yielded by investments representing paid up capital, and amount in profit and loss account.....	7,498	5	9	59	18	11
Transfer fees.....	24	7	6	2,281	17	0
Transferred from fire account.....	80,653	19	11	4,923	18	6
				50,000	0	0
				97,639	8	2
	£180,705	2	7	£180,705	2	7

### CALLEDONTIAN—Concluded.

## GENERAL BALANCE SHEET, DECEMBER 31, 1905

LIABILITIES.		£	s.	d.
Shareholders' capital, 4537,500 in 21,500 shares of £25, with £5 paid on each; total amount paid.....		107,500	0	0
Fire insurance funds.....		461,388	0	0
Special reserve fund.....		50,000	0	0
Annuities certain and household redemption fund.....		1,372	5	10
Profit and loss account.....		97,689	8	2
		£		
Outstanding fire losses.....		717,849	14	0
Shareholders' dividends outstanding.....		29,382	2	10
Shareholders' dividends outstanding.....		2,433	0	0
Share balances due by the company.....		6,475	11	11

	£	s.	d.
Mortgages on property within the United Kingdom.....	24,000	0	0
Loans secured over public rates.....	13,402	18	0
Investments—			
Colonial government securities.....	22,270	0	0
United States government securities.....	23,382	4	0
British municipal securities.....	10,000	0	0
Colonial municipal securities.....	57,626	7	6
United States municipal securities.....	77,615	13	4
Railways and other debentures and debenture stocks (in- cluding United States railroad bonds £34,881)	76,788	17	10
Railway and other stocks and shares (preference and ordinary).....			
Fee-dues and ground rents.....	129,744	13	6
House property.....	112,849	13	6
Agents' balances (receipts in course of collection).....	89,778	13	4
Outstanding premiums.....	59,347	6	11
Outstanding interest and fee-dues.....	49	4	11
Interest and rents accrued, but not due.....	56	15	10
Cash on deposit.....	4,777	10	11
Cash on current account.....	13,000	0	0
Office furniture and maps.....	31,614	1	0
Stamps.....	2,939	0	0
Due by life department.....	24	7	9
	832	19	10

Liabilities as per separate balance-sheet. ....	2,409,776	19	8
£	756,140	8	9

LIFE DEPARTMENT.		
Assets as per separate balance-sheet.....	2,409,776	19 8
	£ 756,140	8 9

## THE CANADIAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JAS. H. ASHDOWN.  
 Chief Agent—R. T. RILEY.

Secretary—C. S. RILEY.  
 Head Office—Winnipeg, Man.

(Incorporated by Act of the Legislature of the Province of Manitoba, Chapter 53 of the Statutes of 1887, amended by Chapter 49 of the Statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, Chapter 76, amended in 1904 by 4 Edward VII., Chapter 58. Dominion license issued September 1, 1897.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash..... \$ 250,000 00

(For List of Shareholders, see Appendix.)

## ASSETS IN CANADA.

Loans secured by mortgages, first liens..... \$ 151,300 00  
 Interest accrued on said loans..... 2,166 86

Debentures and bonds owned by the company :—

	Par value.	Market value.
*City of Winnipeg 4 per cent bonds .....	\$ 70,000 00	\$ 70,000 00
Canada Permanent Mortgage Corporation debentures.....	80,000 00	80,000 00
Central Canada Loan and Savings Co. debentures .....	10,000 00	10,000 00
Canada Landed and National Investment Co. debentures .....	10,000 00	10,000 00
Huron and Erie Loan and Savings Co. debentures.....	20,000 00	20,000 00
St. Vital School District debentures.....	600 00	600 00
Home Investment Loan and Savings Co. debentures..	20,000 00	20,000 00
Dominion Permanent Loan and Savings Co. debentures	10,000 00	10,000 00
Hamilton Provident and Loan Society debentures....	20,000 00	20,000 00

Total par and market values..... \$240,600 00 \$240,600 00

Carried out at market value..... 240,600 00  
 Cash on hand at head office.. 6,002 47

Cash in banks, viz. :—

Union Bank of Canada, Winnipeg.....	\$ 47,860 43
Union Bank, Toronto.....	2,540 64

Total carried out..... 50,401 07  
 Interest accrued and unpaid on bonds and debentures..... 2,933 82  
 Agents' balances..... 28,483 79  
 Office furniture and insurance maps..... 5,491 17

Total assets..... \$ 487,379 18

\*In deposit with the Receiver General.

## SESSIONAL PAPER No. 8

CANADIAN FIRE—*Continued.*

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses reported or supposed, but not claimed.....	\$	5,433 67
Net amount of losses resisted, not in suit.....		1,000 00
Total net amount of unsettled claims for fire losses in Canada.....	\$	6,433 67
Reserve of unearned premiums.....		166,102 38
Total liabilities in Canada (not including capital stock)..<	\$	172,536 05

(2) *Liabilities in other Countries.*

Reserve of unearned premiums for fire risks in other countries.....	\$	4,864 13
Total liabilities in other countries.....	\$	4,864 13
Total liabilities in all countries, except capital stock..	\$	177,400 18
Surplus on policy-holders' account.....	\$	309,979 00
Capital stock paid up, \$250,000.		

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 310,906 61	\$ 9,785 49
Deduct reinsurance, rebate, abatement and return premiums .....	91,990 10	589 14
Net cash received for premiums .....	\$ 218,916 51	\$ 9,196 35
Total net cash received for premiums in all countries..	\$	228,112 86
Cash received for interest and dividends.....		14,129 73
Total.....	\$	242,242 59
Received for calls on capital.....		125,000 00
Total cash income.....	\$	367,242 59

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at (\$8,431.40) \$	7,586 28	
Deduct reinsurance.....	1,188 18	
Net amount paid during the year for said losses.....	\$ 6,398 10	
Amount paid for losses occurring during the year.....	\$ 83,365 83	\$ 1,951 92
Deduct amount received for reinsurance.....	13,227 50	
Net amount paid during the year for said losses.....	\$ 70,138 33	\$ 1,951 92
Total net amount paid during the year for fire losses.....	\$ 76,536 43	\$ 1,951 92
Total net amount paid during the year for losses.....	\$	78,488 35
Bonus dividend (applied on calls).....		125,000 00
Amount of dividends paid stockholders during the year.....		13,500 00
Paid for commission or brokerage.....		23,937 61
" salaries, fees and other expenses of officials.....		19,859 42
taxes .....		3,960 12



5-6 EDWARD VII., A. 1906

CANADIAN FIRE—*Concluded.*EXPENDITURE—*Concluded.*

Sundry payments:—Printing and stationery, \$1,588.84; postage and telegrams, \$1,075.16; sundry charges, \$2,239.67; advertising, \$887.81; rent, \$1,640; travelling expenses, \$2,199.90; legal expenses, \$43; Board fees, \$506.61; adjustment fees, \$1,663; office furniture and fixtures, \$304.47.....	12,148 46
Total cash expenditure .....	<u>\$ 276,893 96</u>

## CASH ACCOUNT.

1904.	<i>Dr.</i>		
Dec. 31.	To Balance on hand and in banks.....	\$	70,654 91
1905.			
Dec. 31.	To Income as above .....		367,242 59
	Received for realization of investments .....		18,400 00
		<u>\$</u>	<u>456,297 50</u>
1905.	<i>Cr.</i>		
Dec. 31.	By Expenditure as above.....	\$	276,893 96
	Investments .....		123,000 00
	Balance on hand and in banks .....		56,403 54
		<u>\$</u>	<u>456,297 50</u>

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement...	17,637,719	316,699 73	889,254	11,325 55	18,526,973	328,025 28
Taken during the year—						
New .....	11,563,189	211,957 94	138,120	1,662 80	11,701,309	213,620 74
Renewed .....	5,562,132	105,804 08	676,700	8,395 49	6,238,832	114,199 57
Total .....	34,763,040	634,461 75	1,704,074	21,383 84	36,467,114	655,845 59
Deduct terminated.....	14,120,697	265,236 71	905,869	11,655 51	15,026,566	276,892 28
Gross in force at end of year.....	20,642,343	369,225 04	798,205	9,728 27	21,440,548	378,953 31
Deduct reinsured.....	2,627,377	48,627 01			2,627,377	48,627 01
Net in force at Dec. 31, 1905. ....	18,014,966	320,598 03	798,205	9,728 27	18,813,171	330,326 30

Number of policies in force at date .....	18,882
Net amount in force .....	\$18,813,171 00
Premiums thereon.....	<u>330,326 30</u>

## SESSIONAL PAPER No. 8

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED),  
LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—JOHN TROTTER.

Principal Office—London, England.

Secretary—HENRY MANN.

Chief Agent in Canada—JAS. MCGREGOR.

Head Office in Canada—Montreal.

(Established, September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for...	£2,500,000 stg. =	\$12,166,666 67
Amount of capital paid up in cash.....	250,000 stg. =	<u>1,216,666 67</u>

ASSETS IN CANADA (FIRE AND MARINE DEPARTMENT).

Montreal Board of Trade debentures.....	\$	2,000 00
Stocks, bonds, &c., in deposit with the Receiver General, viz.:—		

	Par value.	Market value.	
Canada 4 per cent stock.....	\$ 50,613 33	\$ 53,143 65	
Queensland 4 per cent loan, 1878.....	73,000 00	75,190 00	
Canada permanent mortgage Corpr. debts.....	24,333 33	24,333 00	
British consolidated stock.....	48,666 67	43,435 30	
Canada 3 per cent stock.....	24,333 33	23,846 34	
Canadian Northern Railway debentures.....	143,566 67	147,874 01	
Ceylon inscribed stock.....	29,200 00	32,996 00	

Total par and market values.....	\$ 393,713 33	<u>\$ 400,818 30</u>
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Carried out at market value.....		400,818 30
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Cash on hand at head office in Canada.....		26 22
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Cash in banks, viz.:—

Bank of British North America, Winnipeg.....	\$ 8,355 49	
Bank of British North America, Montreal.....	18,791 01	

Total carried out.....		27,146 50
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Cash deposit with Canadian Fire Underwriters' Association.....		250 00
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Agents' balances.....		53,104 29
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Bills receivable.....		454 21
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Approximate value of block plans.....		4,500 00
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Office furniture.....		1,800 00
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Total assets in Canada (exclusive of assets of life branch) \$	490,099 52	<u>52</u>
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LIABILITIES IN CANADA (FIRE AND MARINE DEPARTMENT).

Net amount of fire losses in Canada claimed but not adjusted.....	\$ 17,215 02	
" " resisted, not in suit.....	1,000 00	

Total net amount of unsettled claims for fire losses in Canada (\$1,000 of which accrued in previous years).....	\$	18,215 02
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Reserve of unearned premiums for fire risks in Canada.....		386,139 12
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Due for reinsurance and other accounts.....		2,421 58
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Total liabilities in Canada.....	\$ 406,775 72	<u>72</u>
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5-6 EDWARD VII., A. 1906

COMMERCIAL UNION—*Continued.*

## INCOME IN CANADA.

*For Fire Risks in Canada.*

Gross cash received for fire premiums.....	\$ 647,742 98
Deduct reinsurance, rebate, abatement and return premiums .....	108,529 92
Net cash received for premiums.....	\$ 539,213 06
Received for interest on bonds, stocks, &c.....	14,781 47
Total cash income in Canada.....	\$ 553,994 53

## EXPENDITURE IN CANADA.

*For Fire Risks in Canada.*

Paid during the year for fire losses and loss expenses occurring in previous years (which losses were estimated in the last statement at \$12,679.11) \$	11,106 49
Deduct amount received for reinsurance and savings and salvage.....	51 51
Net amount paid during the year for said losses.....	\$ 11,054 98
Paid for losses and loss expenses occurring during the year.....	\$ 228,873 13
Less amount received for savings and salvage and reinsurance.....	16,866 59
Net amount paid for said losses and expenses.....	\$ 212,006 54
Total net amount paid during the year for fire losses and loss expenses. \$	223,061 52
Commission and brokerage.....	88,940 62
Salaries, fees and other charges of officials in Canada .....	25,270 21
Taxes in Canada .....	6,787 93
Miscellaneous payments, viz.:—Rent, \$2,568.70; travelling and surveys, \$3,802.29; stationery and printing, \$2,745.82; advertising and subscriptions, \$1,239.59; postage, telegrams, &c., \$2,621.96; office expenses, \$3,207.96; legal expenses, \$182.40; underwriters' associations, \$5,747.41; block plans, \$1,141.83; sundries, \$753.....	24,010 96
Total cash expenditure in Canada.....	\$ 368,071 24

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon
Gross policies at date of last statement.....	32,802	\$ 50,168,103	\$ 767,887 70
Taken during the year—new and renewed.....	20,820	40,969,656	654,448 57
Total .....	53,622	\$ 91,137,759	\$1,421,836 27
Deduct terminated.....	19,875	38,358,486	621,583 06
Gross in force at end of year.....	33,747	\$ 52,779,273	\$ 800,253 21
Deduct reinsured.....		2,733,065	42,707 98
Net in force at December 31, 1905 .....	33,747	\$ 50,046,208	\$ 757,545 23
Total number of policies in force in Canada.....	33,747		
Total net amount in force.....		\$ 50,046,208 00	
Total premiums thereon.....			757,545 23

## SESSIONAL PAPER No. 8

COMMERCIAL UNION—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire fund at the beginning of the year .....	1,983,004	17	11	Losses paid and outstanding, after deduction of reinsurances.....	937,920	3	9
Premiums, after deduction of reinsurance.....	2,074,789	11	3	Commission and brokerage.....	322,979	10	7
Interest .....	65,557	18	10	Contributions to fire brigades .....	13,182	15	5
				State charges—foreign.....	35,989	14	10
				Expenses of management.....	378,044	5	5
				Bonuses on Hand-in-Hand policies under the Act.....	21,410	0	10
				Bad debts .....	146	6	2
				Amount to profit and loss.....	165,000	0	0
				Amount of fire fund at the end of the year.....	2,248,679	11	0
	<u>£4,123,352</u>	<u>8</u>	<u>0</u>		<u>£4,123,352</u>	<u>8</u>	<u>0</u>

## MARINE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of marine fund at the beginning of the year .....	551,670	14	7	Losses paid and outstanding, after deduction of reinsurances.....	147,122	10	10
Premiums, after deduction of reinsurances, discounts, and returns .....	237,255	19	4	Expenses of management.....	39,023	4	6
Interest .....	19,123	5	5	Subscriptions to Lloyd's and register books.....	634	15	0
				Underwriters' and managers' commissions .....	6,370	9	3
				Bad debts.....	205	2	7
				Amount to profit and loss.....	20,000	0	0
				Amount of marine fund at the end of the year.....	504,693	17	2
	<u>£808,049</u>	<u>19</u>	<u>4</u>		<u>£808,049</u>	<u>19</u>	<u>4</u>

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	175,751	16	7	Dividend paid 3rd May.....	62,500	0	0
Interest and dividends not carried to departmental accounts .....	45,965	16	3	Interim dividend paid 3rd Nov. ..	62,500	0	0
Amount transferred from fire department.....	165,000	0	0	Interest on 'West of England' debenture stock.....	11,329	18	6
Amount transferred from marine department .....	20,000	0	0	Interest on 'Palatine' debenture stock .....	10,011	3	6
One-fifth of shareholders' proportion of life profits (1898-1902) £64,444 .....	12,888	16	0	Income tax on profits.....	13,372	18	0
Transfer fees.....	87	2	6	Alterations and repairs at head office and branches—			
				Expenditure during the year..	4,256	6	1
				Office fittings and furniture—			
				Expenditure during the year....	5,619	13	10
				Amount written off freehold offices	20,000	0	0
				Guarantee and pension fund. ....	28,543	12	6
				Balance carried to next year's account .....	201,499	18	11
	<u>£419,633</u>	<u>11</u>	<u>4</u>		<u>£419,633</u>	<u>11</u>	<u>4</u>

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COMMERCIAL UNION—*Concluded.*

## GENERAL BALANCE SHEET.

<i>Assets.</i>	£	s.	d.	<i>Liabilities.</i>	£	s.	d.
Mortgages on property within the United Kingdom.....	27,194	14	11	Shareholders' capital—			
Mortgages on property out of the United Kingdom.....	126,351	17	0	Subscribed—50,000 shares of £50 each.....	£2,500,000	0	0
Mortgages on rates raised under Acts of Parliament.....	17,187	10	3	Paid-up.....	250,000	0	0
Loans upon life interests and reversions.....	47,600	0	0	General reserve fund.....	200,000	0	0
Loans upon personal security.....	772	15	8	Investment reserve fund.....	26,649	11	2
Investments—				Guarantee and pension fund.....	100,000	0	0
British government securities..	139,500	15	9	Profit and loss account.....	201,499	18	11
Indian and Colonial government securities.....	293,781	12	2	Shareholders' life profits account..	25,777	12	0
Colonial municipal securities....	76,516	11	7	Fire fund.....	2,248,679	11	0
Foreign government securities....	196,174	2	5	Marine fund.....	594,693	17	2
United States government securities	187,999	11	8	Accident fund.....	122,229	15	0
" railway bonds.....	857,536	17	11	'West of England' 4½ term. deb. stock.....	297,956	0	0
" railway stocks.....	98,540	0	0	'Palatine' 4½ term. deb. stock....	262,562	0	0
" municipal securities.....	192,747	6	8	Balance of appropriation for 'Palatine' purchase.....	12,835	8	5
Railway and other debentures and debenture stocks.....	410,880	14	11	Leasehold redemption and sinking fund account.....	15,856	7	9
Railway and other stocks and shares.....	139,948	19	6	Amounts due to other companies for reinsurances.....	212,229	8	9
Freehold premises at home and abroad, partly occupied as offices of the company, and partly producing revenue.....	698,783	17	11	Amount due to 'Hand-in-Hand' fund.....	10,669	8	2
Leasehold premises at home and abroad, partly occupied as offices of the company, and partly producing revenue.....	20,657	18	6	Outstanding losses:—			
Branch, agency and other balances.	459,795	15	0	Fire.....	152,638	6	3
Amounts due by other companies for reinsurances and losses.....	91,023	15	10	Marine.....	5,498	0	0
Life department—temporary loan..	90,717	7	8	Accident.....	28,727	19	2
Contribution of expenses due by 'West of England' Life fund...	2,433	13	6	Perpetual premiums, fire deposits and survey fees.....	17,957	16	0
Outstanding premiums:—				Bills payable.....	17,759	2	2
Fire.....	22,870	1	5	Amounts due to agents and others.	5,515	9	8
Marine.....	23,910	14	5	Interest received in advance of due dates.....	2,697	17	4
Accident.....	350	5	11	Unclaimed dividends and interest..	813	12	5
Outstanding interest.....	7,698	6	0	Life account, as per separate balance sheet.....	3,135,063	4	6
Bills receivable.....	36,469	14	7	NOTE.—Part of the assets are, under local laws or by contract, specifically deposited in various colonies and foreign countries, as security to holders of policies there issued.			
Stamps in hand.....	776	0	4				
Cash—On deposit.....	133,284	14	1				
With bankers and in hand..	411,741	5	9				
Life investments and outstanding accounts, as per separate balance sheets.....	3,135,063	4	6				
	£7,948,310	5	10		£7,948,310	5	10

## SESSIONAL PAPER No. 8

## THE CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—J. D. BROWNE. | Secretary—CHARLES R. BURT.  
 Chief Agents in Canada—DEWAR & BETHUNE.  
 (Incorporated, June, 1850. Commenced business in Canada, 1886.)  
 Principal Office—Hartford, Conn. | Head Office in Canada—Ottawa.

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. .... \$ 1,000,000 00

## ASSETS IN CANADA.

Canada  $3\frac{1}{2}$  per cent stock in deposit with Receiver-General—Par value,  
 \$100,000; market value..... \$ 100,000 00  
 Agents' balances in Canada..... 11,426 97  
 Total assets in Canada..... \$ 111,426 97

## LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due..... \$ 2,353 55  
 Total net amount of unsettled claims for fire losses in Canada..... \$ 2,353 55  
 Reserve or unearned premiums for all outstanding risks in Canada.... 62,327 16  
 Total liabilities in Canada..... \$ 64,680 71

## INCOME IN CANADA.

Gross cash received for premiums..... \$ 108,198 11  
 Deduct reinsurances, rebate, abatement and return premiums.. 12,312 01  
 Net cash received for premiums..... \$ 95,886 10  
 Received for interest or dividends on stock..... 3,500 00  
 Total income in Canada..... \$ 99,386 10

## EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were  
 estimated in the last statement at \$3,873.87)..... \$ 4,034 78  
 Net amount paid for losses occurring during the year..... 14,695 58  
 Total net amount paid during the year for losses ..... \$ 18,730 36  
 Commission or brokerage..... 17,595 90  
 Taxes..... 1,664 86  
 Miscellaneous payments, viz.:—Postage, express, telegraph, exchange,  
 &c., \$302.91; adjustment and travelling expenses, \$657.11;  
 underwriters' associations, \$804.16; advertising and printing,  
 \$92.85; rent, \$122.21; maps, \$307.75; duty, \$43.47; provincial  
 license and fees, \$256.00..... 2,586 46  
 Total expenditure in Canada..... \$ 40,577 58

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CONNECTICUT FIRE—*Continued.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 5,900,315	\$ 101,568 13
Policies taken during the year—new and renewed.....	5,741,266	106,861 22
Total .....	\$ 11,641,581	\$ 208,429 35
Deduct terminated.....	4,733,169	87,744 43
Gross in force at end of year.....	\$ 6,908,412	\$ 120,684 92
Deduct reinsurance .....	47,184	896 47
Net in force at December 31, 1905.....	\$ 6,861,228	\$ 119,788 45
Number of policies in force at date.....	(No return.)	
Total net amount in force .....	\$ 6,861,228 00	
Total premiums thereon.....	119,788 45	

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## LEDGER ASSETS.

Book value of real estate unencumbered.. .. .	\$ 182,850 00
Mortgage loans on real estate, first liens .....	1,027,550 00
Book value of stocks and bonds.....	3,910,097 73
Cash on hand and in banks.....	279,009 55
Agents' debit balances.....	133,511 26
Bills receivable.....	26,450 03
Total.....	\$ 5,559,468 57

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	131,517 27
Net amount of uncollected premiums not more than three months due.....	140,000 00
Gross assets.....	\$ 5,830,985 84
Deduct assets not admitted.....	17,366 48
Total admitted assets.....	\$ 5,813,619 36

## LIABILITIES.

Total amount of unpaid losses or claims.....	\$ 232,131 03
Unearned premiums.....	2,852,315 16
Total liabilities, excluding capital stock.....	\$ 3,084,446 19
Joint stock capital paid up in cash .....	1,000,000 00
Surplus over all liabilities.....	1,729,173 17
Total liabilities.....	\$ 5,813,619 36

SESSIONAL PAPER No. 8

CONNECTICUT FIRE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 3,119,809 72
Interest and dividends. ....	201,347 95
Rents... ..	4,790 46
Profit on sale or maturity of ledger assets.....	11,599 31
Total income.....	<u>\$ 3,337,547 44</u>

## EXPENDITURE.

Net amount paid for losses.....	\$ 1,530,257 58
Dividends to stockholders.....	120,000 00
Commission or brokerage.....	645,134 97
Rents.....	11,125 48
Salaries, fees and all other charges of officials.....	222,955 67
Taxes, licenses and Insurance Department fees .....	110,745 68
Taxes on real estate and repairs.....	5,713 42
Miscellaneous.....	193,754 98
Total cash expenditure.....	<u>\$ 2,839,687 78</u>

## RISKS AND PREMIUMS.

*Fire Risks.*

Written or renewed during the year.....	\$298,314,053 00
Premiums thereon.....	3,872,857 94
Terminated during the year.....	262,240,566 00
Premiums thereon.....	3,450,210 35
Net in force, December 31, 1905 .....	446,454,995 00
Premiums thereon.....	<u>5,422,952 07</u>



## THE EQUITY FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—THOMAS CRAWFORD, M.L.A. | Manager and Secretary—WM.G. BROWN.

Principal Office—Toronto.

(Incorporated by letters patent bearing date January 29, 1898; commenced business in Ontario, January 29, 1898; Dominion license issued, July 1, 1901.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	\$ 1,000,000 00
Amount subscribed for . . . . .	500,000 00
Amount paid up in cash and notes . . . . .	146,200 00

*(For List of Shareholders, see Appendix.)*

## ASSETS IN CANADA.

Bonds and debentures owned by the company, viz:—

	Par value.	Market value.
*City of Toronto bonds . . . . .	\$ 41,853 33	\$ 41,694 80
*Town of Woodstock bonds . . . . .	11,000 00	11,286 62
Dominion Permanent Loan Co.'s stock . . . . .	2,100 00	2,062 50
Total par and market values . . . . .	\$ 54,953 33	\$ 55,043 92

Carried out at market value . . . . .	\$ 55,043 92
Cash at head office . . . . .	12,679 80

Cash in banks, viz:—

Imperial Bank . . . . .	\$ 43,270 27
Sovereign Bank . . . . .	34,774 70
Bank of the Manhattan Co. . . . .	85 08

Interest on stock notes accrued . . . . .	78,130 05
Agents' balances . . . . .	1,008 29
Notes for capital stock (of which \$1,207.50 is overdue) . . . . .	40,144 27
Insurance plans . . . . .	18,517 50
Office furniture . . . . .	5,966 29
Reinsurance on claims . . . . .	1,508 54
Reinsurance on claims . . . . .	6,925 03
Sundry accounts . . . . .	787 60
Total . . . . .	\$ 220,711 29
Deduct for agents' balances considered doubtful . . . . .	500 00
Total assets . . . . .	\$ 220,211 29

\*On deposit with the Receiver General.

## SESSIONAL PAPER No. 8

EQUITY FIRE—*Continued.*

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses adjusted but not due.....	\$	609 09	
" " claimed but not adjusted.....		2,811 00	
" " reported or supposed, but not claimed.....		59 14	
" " resisted, in suit.....		500 00	
" " " not in suit. ....		1,500 00	
<hr/>			
Total net amount of unsettled claims for fire losses in Canada.....	\$	5,479 23	
Reserve of unearned premiums for all outstanding risks in Canada....		118,026 61	
Reinsurances unpaid.....		2,095 07	
Cancellation rebates unpaid.....		1,641 34	
Sundry accounts unpaid.....		167 29	
<hr/>			
Total liabilities in Canada.....	\$	127,409 54	

(2) *Liabilities in other Countries.*

Net amount of losses adjusted but not due.....	\$	2,514 09	
" " claimed but not adjusted.....		5,591 31	
" " reported or supposed, but not claimed.....		850 37	
" " resisted, in suit.....		1,313 00	
" " " not in suit. ....		2,055 46	
<hr/>			
Total net amount of unsettled claims for fire losses outside of Canada..	\$	12,324 23	
Reserve of unearned premiums for all outstanding risks outside of Canada..		26,995 29	
<hr/>			
Total liabilities outside of Canada.....	\$	39,319 52	
<hr/>			
Total liabilities in all countries except capital stock.	\$	166,729 06	
<hr/>			
Surplus on policy-holders' account. ....	\$	53,482 23	
<hr/>			
Capital stock paid up, \$146,200.			

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums .....	\$ 272,372 89	\$ 84,838 62
Deduct reinsurance, rebate, abatement and return premiums.....	89,521 51	33,704 95
	<hr/>	<hr/>
	\$ 182,851 38	\$ 51,133 67
<hr/>		
Net cash received for premiums in all countries.....	\$	233,985 05
Received for interest and dividends on bonds, stocks, &c.....		5,043 79
<hr/>		
Total.....	\$	239,028 84
Receipts for calls on capital.....		7,009 25
<hr/>		
Total income.....	\$	246,038 09

5-6 EDWARD VII., A. 1906

EQUITY FIRE—*Continued.*

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$5,536.58).....	\$ 5,288 82	\$ 3,024 63
Deduct amount received for reinsurance.....	500 00	21 39
Net amount paid during the year for said losses .....	\$ 4,788 82	\$ 3,003 24
Amount paid for losses occurring during the year.....	\$ 127,637 16	\$ 40,591 12
Deduct savings and salvage and reinsurance.....	36,614 09	.....
Net amount paid for said losses.....	\$ 91,023 07	\$ 40,591 12
Total net amount paid during the year for losses, viz: In Canada, \$95,811.89 ; in other countries, \$43,594.36....		\$ 139,406 25
Amount of dividends paid during the year at 6 per cent.....		3,000 00
Paid for commission or brokerage.....		48,893 74
Paid for salaries, fees and all other charges of officials.....		20,220 49
Paid for taxes.....		3,536 73
All other expenditure, viz.:—Printing and stationery, \$1,809.93 ; postage and telegrams, \$1,779.81 ; advertising, \$867.55 ; legal expenses, \$1,788.57 ; guarantee bonds, \$418.56 ; mercantile agency, \$95.00 ; adjustment expenses, \$3,387.69 ; agency expenses, \$2,083.89 ; travelling expenses, \$3,892.01 ; rent, \$652.50 ; discount and exchange, \$387.93 ; office furniture, \$400.93 ; plans, \$1,825.24 ; bonus to agents, \$436.67.....		19,826 28
Total expenditure.....		\$ 234,883 49

## CASH ACCOUNT.

1904.	DR.	1905.	CR.
Dec. 31.—To balance in hand and in banks at date.....	\$ 79,636 15	Dec. 31.—By expenditure as above ...	\$ 234,883 49
1905.		Balance in hand and in banks at date.....	90,809 85
Dec. 31.—To income as above .....	246,038 09		
Received for realization of investments.....	19 10		
	<u>\$ 325,693 34</u>		<u>\$ 325,693 34</u>

SESSIONAL PAPER No. 8

EQUITY FIRE—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		\$	\$ cts.		\$ cts.	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement..	15,252	17,549,584	245,832 59	2,206	2,768,012	56,142 22	17,458	20,317,596	301,974 81
Taken during the year—new and renewed.....	12,820	17,565,171	271,431 75	1,869	4,353,703	89,162 93	14,689	21,918,874	360,594 68
Total .....	28,072	35,114,755	517,264 34	4,075	7,121,715	145,305 15	32,147	42,236,470	662,569 49
Deduct terminated	11,521	15,207,755	228,234 54	2,855	4,508,195	91,025 88	14,376	19,715,950	319,260 42
Gross in force at end of year.....	16,551	19,907,000	289,029 80	1,220	2,613,520	54,279 27	17,771	22,520,520	343,309 07
Deduct reinsured.		3,675,107	60,402 82	.....	16,350	288 69	.....	3,691,457	60,691 51
Net in force at Dec. 31, 1905..	16,551	16,231,893	228,626 98	1,220	2,597,170	53,990 58	17,771	18,829,063	282,617 56

Total number of policies in force at date..... 17,771

Total net amount in force.....\$ 18,829,063 00

Total premiums thereon..... 282,617 56

## THE GERMAN-AMERICAN INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—WILLIAM N. KREMER | Secretary—CHARLES G. SMITH.  
 Chief Agents in Canada—ESINHART & MAGUIRE.  
 Principal Office—58 Liberty St., New York. | Head Office in Canada—Montreal.  
 (Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . \$ 1,500,000 00

## ASSETS IN CANADA.

Toronto Local Improvement $3\frac{1}{2}$ per cent bonds, in deposit with the Receiver General. Par value, \$110,000; market value. . . . .	\$ 107,800 00
Cash in Dominion Bank, Toronto. . . . .	14,524 25
Agents' balances in Canada. . . . .	15,757 04
Interest accrued. . . . .	131 30
Total assets in Canada. . . . .	<u>\$ 138,212 59</u>

## LIABILITIES IN CANADA.

Net amount of losses in Canada, adjusted but not due. . . . .	\$ 1,200 00
" " " claimed but not adjusted. . . . .	7,083 00
Total net amount of unsettled claims for fire losses in Canada. . . . .	\$ 8,283 00
Reserve of unearned premiums for all outstanding risks in Canada. . . . .	73,168 65
Due and accrued for salaries, rent, advertising, agency, &c., expenses in Canada. . . . .	3,902 56
Total liabilities in Canada. . . . .	<u>\$ 85,354 21</u>

## INCOME IN CANADA.

Gross cash received for premiums. . . . .	\$167,096 37
Deduct reinsurance, rebate, abatement and return premiums. . . . .	27,970 22
Net cash received for premiums. . . . .	\$ 139,126 15
Received for interest on bonds in Canada. . . . .	3,952 70
Total income in Canada. . . . .	<u>\$ 143,078 85</u>

## SESSIONAL PAPER No. 8

GERMAN-AMERICAN—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year.....	\$ 38,652 10	
Deduct amount received for savings and salvage and reinsurance.....	3,940 54	
Net amount paid during the year for the said losses.....	\$	34,711 56
Commission or brokerage.....		29,996 77
Salaries, fees, and other charges of officials in Canada.....		4,575 17
Paid for taxes in Canada.....		2,612 65
Miscellaneous payments, viz:—Advertising, \$312.50; travelling and miscellaneous expenses, \$976.11; postage, &c., \$493.51.....		1,782 12
Total expenditure in Canada.....	\$	73,678 27

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement .....	\$ 616,445	\$ 9,059 93
Policies taken during the year—new and renewed.....	11,015,696	173,790 18
Total.....	\$ 11,632,141	\$ 182,850 11
Deduct terminated.....	3,097,811	43,453 92
Gross in force at end of year.....	\$ 8,534,330	\$ 139,396 19
Deduct reinsured.....	375,161	5,968 90
Net in force at December 31, 1905.....	\$ 8,159,169	\$ 133,427 29
Total number of policies in force in Canada at date. ....(No return.)		
Total net amount in force.....	\$ 8,159,169 00	
Total premiums thereon.....		133,427 29

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME.

Net cash received for premiums.....	\$ 5,675,769 96
Interest and dividends .....	515,731 12
Rents.....	1,200 00
Profit on sale or maturity of ledger assets.....	157,998 14
Total income.....	\$ 6,350,699 22

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,673,238 68
Paid stockholders for interest or dividends.....	450,000 00
Commissions or brokerage.....	1,024,337 84
Salaries, fees and all other charges of officials.....	236,199 70
Rents.....	35,488 28
Taxes, licenses and Insurance Department fees.....	166,408 02
All other disbursements .....	505,877 87
Total disbursements .....	\$ 5,091,550 39

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GERMAN-AMERICAN—*Concluded.*

## LEDGER ASSETS.

Book value of real estate unencumbered . . . . .	\$ 15,000 00
Mortgage loans on real estate, first liens . . . . .	211,000 00
Book value of bonds and stocks owned . . . . .	12,126,691 45
Cash on hand and in banks . . . . .	509,705 60
Agents' balances . . . . .	942,502 05
Total ledger assets . . . . .	<u>\$13,804,899 10</u>

## NON-LEDGER ASSETS.

Interest accrued . . . . .	50,489 31
Market value of bonds and stocks over book value . . . . .	205,785 55
Gross assets . . . . .	<u>\$14,061,173 96</u>
Deduct assets not admitted . . . . .	8,653 37
Total admitted assets . . . . .	<u><u>\$14,052,520 59</u></u>

## LIABILITIES.

Net amount of unpaid losses and claims . . . . .	\$ 526,663 88
Unearned premiums . . . . .	5,265,884 23
Salaries, rents, taxes, &c., due or accrued . . . . .	4,275 17
Commissions, brokerage, &c., due or to become due to agents and brokers . . . . .	38,017 14
Return premiums and reinsurance premiums . . . . .	275,005 39
Total amount of all liabilities except capital . . . . .	<u>\$ 6,109,845 81</u>
Capital actually paid up in cash . . . . .	1,500,000 00
Surplus . . . . .	6,442,674 78
Total liabilities . . . . .	<u><u>\$14,052,520 59</u></u>

## RISKS AND PREMIUMS.

*Fire Risks.*

Written or renewed during the year . . . . .	\$930,972,086 00
Premiums thereon . . . . .	9,072,148 19
Terminated during the year . . . . .	815,160,724 00
Premiums thereon . . . . .	8,044,530 96
Net in force at December 31, 1905 . . . . .	1,008,847,597 00
Premiums thereon . . . . .	<u>9,937,750 53</u>

SESSIONAL PAPER No. 8

## THE GUARDIAN ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—HON. EVELYN HUBBARD.	Principal Office—London, England.
Manager Fire Dept.—A. J. RELTON.	Chief Agent in Canada—HUGH M. LAMBERT.

Head Office in Canada—Montreal.

(Established, December 17, 1821. Commenced business in Canada, May 1, 1869.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed	
for .....	£2,000,000 stg. = \$ 9,733,333 33
Amount paid up in cash .....	1,000,000 " = <u>4,866,666 67</u>

## ASSETS IN CANADA.

Value of real estate (unencumbered) in Canada (Metropolitan Bank building, 181 St. James Street, Montreal, \$112,500, and new building 160 St. James Street, Montreal, \$325,000 .....	\$ 437,500 00
--	---------------

Stocks, bonds or debentures owned by the company, viz.:—

<i>In deposit with Receiver General—</i>	Par value.	Market value.
Canada 4 per cent guaranteed loan (1910) .....	\$ 138,700 00	\$ 143,554 50
Province of Quebec 3 per cent stock .....	48,666 66	42,826 66
Dominion of Canada 4 per cent inscribed stock .....	73,000 00	75,555 00
Côte St. Antoine (Westmount) 4 per cent bonds .....	30,000 00	30,300 00
Canadian Northern Ry. 4 per cent bonds .....	48,666 67	50,126 67
Province of Manitoba 4 per cent bonds .....	48,000 00	49,920 00
City of Brantford 4 per cent bonds .....	10,000 00	10,107 00
	<u>\$ 397,033 33</u>	<u>\$ 402,389 83</u>
<i>In control of Company at Montreal—</i>		
City of Winnipeg 5 per cent bonds .....	\$ 14,000 00	\$ 15,939 00
St. Louis du Mile End 4 per cent bonds .....	10,000 00	10,000 00
Maisonneuve 5 per cent bonds .....	7,000 00	8,389 50
St. Henry 4½ per cent bonds .....	6,000 00	6,420 00
Montreal R. C. School 4 per cent bonds .....	15,000 00	15,450 00
Town of St. Louis 4 per cent bonds .....	10,000 00	10,000 00
Town of Côte St. Antoine (Westmount) 4 per cent bonds .....	5,000 00	5,050 00
City of St. Henri 4 per cent bonds .....	15,000 00	15,600 00
Province of Quebec 5 per cent registered bonds .....	7,000 00	7,472 50
City of Montreal 7 per cent permanent stock .....	3,000 00	5,550 00
Town of Lachine 4½ per cent bonds .....	10,000 00	10,716 00
City of Vancouver 3½ per cent bonds .....	25,000 00	23,000 00
Total .....	<u>\$ 127,000 00</u>	<u>\$ 133,587 00</u>
Total par and market values .....	<u>\$ 524,033 33</u>	<u>\$ 535,976 83</u>

Carried out at market value .....	535,976 83
Cash on hand at head office in Canada .....	2,229 21



GUARDIAN—*Continued.*

## Cash in banks, viz:—

Molsons Bank .....	\$	9,407	31
Dominion Bank .....		15,181	26
Total cash in banks .....	\$	24,588	57
Special deposit, Canadian Fire Underwriters Association .....		250	00
Cash in hands of agents in Canada .....		61,042	81
Interest accrued .....		2,916	53
Total assets in Canada .....	\$	1,064,503	95

## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted .....	\$	22,760	46
Net amount of losses resisted, in suit (accrued in previous years) .....		1,350	00
Total net amount of unsettled claims for losses in Canada .....	\$	24,110	46
Reserve of unearned premiums for all outstanding fire risks in Canada .....		370,077	45
Total liabilities in Canada .....	\$	394,187	91

## INCOME IN CANADA.

Gross cash received for fire premiums .....	\$	643,955	50
Deduct reinsurance, rebate, abatement and return premiums .....		89,494	82
Net cash received for fire premiums .....	\$	554,460	68
Received for interest on stocks, bonds, &c .....		16,575	25
Received for rents .....		13,779	69
Total income in Canada .....	\$	584,815	62

## EXPENDITURE IN CANADA.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$18,100.40) .....	\$	20,326	95
Deduct savings and salvage and reinsurance .....		871	47
Net amount paid during the year for said losses .....	\$	19,455	48
Paid for losses occurring during the year .....	\$	271,126	71
Deduct amount received for savings and salvage and for reinsurance .....		6,121	83
Net amount paid during the year for said losses .....	\$	265,004	88
Total net amount paid during the year for fire losses .....	\$	284,460	36
Commission or brokerage .....		94,784	14
Salaries, fees, and all other charges of officials in Canada .....		31,769	11
Taxes .....		7,096	28
Miscellaneous payments, viz:—Dominion Government assessment, \$246.29; travelling expenses, \$4,486.04; tariff association charges, \$5,283.99; advertising, \$1,819.80; postage, \$2,562.52; printing and stationery, \$2,198.65; maps and plans, \$2,394.18; rents, &c., \$4,038.38; sundries, \$2,232.66; legal expenses, \$476.23; commercial agencies, \$235; newspapers and periodicals, \$135; lighting, \$155.87; office furniture, \$706.46; bank exchange, \$101.32; repairs and supplies, \$954.34; bad debts, \$7,860.43 .....		35,887	16
Total expenditure in Canada .....	\$	453,997	05

## SESSIONAL PAPER No. 8

GUARDIAN—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement .	33,220	\$ 48,139,235	\$ 726,116 01
Taken during the year—new and renewed . . . .	21,819	37,642,321	641,253 55
Total. . . . .	55,039	\$ 85,781,556	\$1,367,369 56
Deduct terminated . . . . .	21,090	36,111,479	614,026 29
Gross in force at end of year . . . . .	33,949	\$ 49,670,077	\$ 753,343 27
Deduct reinsured. . . . .		1,533,878	21,705 18
Net in force at December 31, 1905 . . . . .	33,949	\$ 48,136,199	\$ 731,638 09
Total number of policies in force in Canada at date . . . . .	33,949		
Total net amount in force. . . . .			\$48,136,199 00
Total premiums thereon . . . . .			731,638 09

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*(For General Business Statement, see Appendix.)*

## THE HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—GEO. L. CHASE.		Secretary—P. C. ROYCE.
Principal Office—Hartford, Conn., U.S.		
Chief Agent in Canada—		Head Office in Canada—
PETER A. MCCALLUM.		Toronto.

(Incorporated May, 1810. Commenced business in Canada, November, 1836.)

## CAPITAL.

Amount of capital authorized.....	\$ 3,000,000 00
Subscribed for and paid up in cash.....	<u>1,250,000 00</u>

## ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General:—

	Par value.	Market value.
City of Winnipeg, Manitoba, Water Works bonds..	\$ 50,000 00	\$ 46,000 00
Montreal Corporation 4 per cent stock.....	62,500 00	68,750 00
Ontario Bank stock .....	3,633 33	4,723 33
Bank of Montreal stock, 100 shares.....	20,000 00	51,600 00
City of Toronto debentures.....	39,906 66	40,704 80
City of Toronto General consolidated loan debentures.	68,133 33	65,407 99
Total par and market values.....	<u>\$ 244,173 32</u>	<u>\$ 277,186 12</u>

Carried out at market value.....	\$ 277,186 12
Ontario Bank stock held by the company, par value, \$700, market value.....	910 00
Bank of Montreal stock held by the company, par value, \$15,000, market value .....	38,700 00
Cash in Imperial Bank, Toronto .....	29,373 07
Cash in hands of agents in Canada.....	<u>54,888 80</u>
Total assets in Canada .....	<u>\$ 401,057 99</u>

## LIABILITIES IN CANADA.

Net amount of fire losses in Canada, adjusted but not due.....	\$ 20,676 46
Total net amount of unsettled claims for fire losses in Canada.....	\$ 20,676 46
Reserve of unearned premiums for all outstanding fire risks in Canada.....	<u>335,381 91</u>
Total liabilities in Canada.....	<u>\$ 356,058 37</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 620,050 70
Deduct reinsurance, rebate, abatement and return premiums.....	<u>74,070 17</u>
Net cash received for fire premiums.....	\$ 545,980 53
" interest and dividends .....	<u>12,278 65</u>
Total cash income in Canada .....	<u>\$ 558,259 18</u>

## SESSIONAL PAPER No. 8

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$14,475.12) .....	\$ 14,559 13
Paid for losses occurring during the year .....	170,638 77
Total net amount paid during the year for fire losses .....	\$ 185,197 90
Commission or brokerage .....	107,420 20
Salaries, fees, &c. ....	13,481 05
Taxes in Canada .....	5,395 48
Miscellaneous payments, viz.:—Postage, telegrams, telephones, exchange and express, \$1,801.49; maps, stationery, printing and office supplies, \$694.91; duty and sundry expenses, \$195.06; office rent, clerks' travelling expenses and supervision of Manitoba and North-west business, \$8,803.93; rent, clerks and other expenses of agencies at Montreal and Toronto, \$5,839.72; expenses of associations and boards, \$4,776.96 .....	22,112 07
Total expenditure in Canada .....	\$ 333,606 70

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement .....	\$ 27,321,817	\$ 450,001 74
Taken during the year—new and renewed .....	37,032,588	633,095 35
Total .....	\$ 64,354,405	\$1,083,097 09
Deduct terminated .....	25,721,869	441,194 49
Gross in force at end of year .....	\$ 38,732,536	\$ 641,902 60
Deduct reinsured .....	144,652	1,919 50
Net in force at December 31, 1905 .....	\$ 38,587,884	\$ 639,983 10
Total number of policies in force in Canada at date .....	(No return.)	
Total net amount in force .....	\$38,587,884 00	
Total premiums thereon .....	639,983 10	

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## LEDGER ASSETS.

Book value of real estate unencumbered .....	\$ 973,236 79
Loans on mortgages of real estate .....	658,500 00
Loans secured by pledge of bonds, stocks or other collaterals .....	1,000 00
Book value of stocks and bonds .....	11,659,738 06
Cash in hand and in banks .....	735,032 24
Agents' balances .....	1,357,480 73
Total ledger assets .....	\$15,384,987 82

## NON-LEDGER ASSETS.

Interest accrued .....	8,326 86
Rents accrued .....	1,364 04
Market value of real estate over book value .....	45,263 21

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HARTFORD FIRE INSURANCE COMPANY—*Concluded.*NON-LEDGER ASSETS—*Concluded.*

Market value of bonds and stocks over book value.....	\$ 1,236,705	01
Gross uncollected premiums.....	1,387,248	00
Reinsurance due from other companies on losses paid.....	10,965	69
Gross assets.....	\$ 18,074,860	63
Deduct assets not admitted.....	12,933	76
Total admitted assets.....	\$ 18,061,926	87

## LIABILITIES.

Net amount of unpaid losses.....	\$ 1,097,058	50
Unearned premiums.....	10,097,401	46
Commissions, brokerage and other charges due or to become due to agents and brokers.....	207,532	30
Return premiums.....	259,238	13
Total liabilities, except capital stock.....	\$ 11,661,230	39
Capital stock paid up in cash.....	1,250,000	00
Surplus beyond capital and other liabilities.....	5,150,696	48
Total liabilities.....	\$ 18,061,926	87

## INCOME.

Net cash received for premiums.....	\$ 12,936,113	40
Interest and dividends.....	492,794	79
Rents.....	25,791	83
Profit on sale or maturity of ledger assets.....	17,134	79
From agency balances.....	114	20
Total income.....	\$ 13,471,949	01

## EXPENDITURE.

Net amount paid for losses.....	\$ 6,208,551	71
Dividends to shareholders.....	573,203	56
Commission or brokerage.....	2,370,320	42
Salaries, fees and other charges of officers, clerks and other employees.....	781,583	41
Taxes, licenses and Insurance Department fees.....	296,895	50
Loss on sale or maturity of ledger assets.....	90,136	90
Agency balances marked off.....	35,735	12
Reinsuring companies under treaty.....	25,932	06
General expenses.....	850,564	80
Total expenditure.....	\$ 11,232,923	48

## RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year.....	\$1,284,160,498	00
Premiums thereon.....	16,024,042	25
Amount terminated during the year.....	1,122,875,866	00
Premiums thereon.....	14,210,516	24
Net amount in force December 31, 1905.....	1,582,796,409	00
Premiums thereon.....	19,276,342	73

SESSIONAL PAPER No. 8

## THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING NOVEMBER 30, 1905.

President—ELDRIDGE G. SNOW. | Secretary—AREUNAH M. BURTIS.  
Principal Office—New York.  
Chief Agent in Canada—F. W. EVANS. | Head Office in Canada—Montreal.  
(Incorporated, 1853. Commenced business in Canada, January 1, 1902.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . \$ 3,000,000 00

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General:—

	Par value.	Market value.
U.S. 4 per cent registered bonds.....	\$ 200,000 00	\$ 260,000 00
District of Columbia bonds.....	50,000 00	59,000 00
Total par and market values. ....	\$ 250,000 00	\$ 319,000 00

Carried out at market value . . . . .	\$	319,000 00
Agents' balances and outstanding premiums in Canada.....		22,638 34
Total assets in Canada.....	\$	341,638 34

## LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted.....	\$	17,310 00
Total net amount of unsettled claims for fire losses in Canada . . . . .	\$	17,310 00
Reserve of unearned premiums for all outstanding fire risks in Canada.....		185,365 30
Total liabilities in Canada.....	\$	202,675 30

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	379,208 32
Deduct reinsurance, rebate, abatement and return premiums.....		50,726 09
Net cash received for fire premiums.....	\$	328,482 23
Interest on bonds.....		8,825 00
Total income in Canada during the year.....	\$	337,307 23

5-6 EDWARD VII., A. 1906

## HOME—Continued.

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years, (which losses were estimated in the last statement at \$17,618.80).....	\$	17,117	07
Amount paid for losses occurring during the year .....	\$	148,123	53
Deduct savings and salvage.....		6,237	35
Total net amount paid during the year for said losses .....	\$	141,886	18
Total net amount paid for fire losses in Canada .....	\$	159,003	25
Commission or brokerage in Canada.....		64,235	13
Salaries, fees and all other charges of officials in Canada.....		5,653	03
Taxes in Canada.....		4,581	16
All other payments and expenditures in Canada, viz:—Stationery, \$125.67; postage, express, telegrams and exchange, \$1,368.98; advertising, \$135.50; maps, \$1,272.65; Underwriters' Association, \$3,684.53; sundries, \$743.60; travelling expenses, \$93.67; legal expenses, \$119.40.....		7,544	00
Total expenditure in Canada.....	\$	241,016	57

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	8,264	\$ 18,234,182	\$ 304,555 98
Taken during the year—new and renewed.....	9,527	22,283,564	377,126 38
Total .....	17,791	\$ 40,517,746	\$ 681,681 46
Deduct policies terminated.....	7,302	18,935,530	321,031 45
Gross in force at date.....	10,489	\$ 21,582,216	\$ 360,650 01
Deduct reinsured .....		50,000	541 93
Net in force at November 30, 1905 .....	10,489	\$ 21,532,216	\$ 360,108 08
Number of policies in force in Canada at date.....	10,489		
Total net amount in force at November 30, 1905.....		\$	21,532,216 00
Total net premiums thereon.....			360,108 08

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME.

Total premium income.....	\$	8,683,270	65
Received for interest and dividends.....		629,780	91
Received for rents.....		194,720	95
Profit on sale or maturity of ledger assets.....		11,976	27
Profit and loss account.....		17,000	01
Total income.....	\$	9,536,748	79

## DISBURSEMENTS.

Net amount paid for losses.....	\$	4,240,249	45
Paid stockholders for interest or dividends.....		600,000	00
Commission or brokerage.....		1,604,290	34
Salaries, fees and all other charges of officials.....		515,435	75
Rents.....		69,562	52
Taxes, licenses and Insurance Department fees.....		241,900	96
All other disbursements.....		587,928	63
Profit and loss account.....		13,602	70
Total disbursements.....	\$	7,872,970	35

SESSIONAL PAPER No. 8

HOME—*Concluded.*

## LEDGER ASSETS.

Book value of real estate unencumbered.. . . . .	\$ 1,543,892 06
Mortgage loans on real estate, first liens.. . . . .	109,500 00
Book value of bonds and stocks owned.. . . . .	15,384,451 57
Cash on hand and in banks.. . . . .	1,180,287 05
Agents' balances.. . . . .	651,827 29
Bills receivable.. . . . .	331 73
Counter and office premiums uncollected.. . . . .	352,575 47
Total ledger assets.. . . . .	<u>\$ 19,222,865 17</u>

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.. . . . .	2,027,253 43
Gross assets.. . . . .	<u>\$21,250,118 60</u>
Deduct assets not admitted.. . . . .	11,065 72
Total admitted assets.. . . . .	<u><u>\$21,239,052 88</u></u>

## LIABILITIES.

Net amount of unpaid losses and claims.. . . . .	\$ 783,047 08
Total unearned premiums.. . . . .	7,598,001 00
Salaries, rents, expenses, &c., due and accrued, reserve for taxes, &c.. . . . .	300,000 00
Commission and brokerage, due and accrued.. . . . .	69,152 80
Reinsurance premiums.. . . . .	768,350 66
Total liabilities, excluding capital stock.. . . . .	<u>\$ 9,518,551 54</u>
Capital stock paid up in cash.. . . . .	3,000,000 00
Surplus over all liabilities.. . . . .	8,720,501 34
Total liabilities.. . . . .	<u><u>\$21,239,052 88</u></u>

## RISKS AND PREMIUMS.

*Fire Risks.*

Amount of policies written or renewed during the year.. . . . .	\$1,250,763,418 00
Premiums thereon.. . . . .	12,727,720 23
Amount of policies terminated during the year.. . . . .	1,192,624,609 00
Premiums thereon.. . . . .	12,295,426 23
Net amount of policies in force at December 31, 1905.. . . . .	1,362,145,865 00
Premiums thereon.. . . . .	<u><u>14,365,041 00</u></u>

*Marine and Inland Risks.*

Amount of policies written or renewed during the year.. . . . .	\$79,924,862 00
Premiums thereon.. . . . .	516,648 94
Amount of policies terminated during the year.. . . . .	79,840,331 00
Premiums thereon.. . . . .	531,446 94
Net amount in force at December 31, 1905.. . . . .	12,149,206 00
Premiums thereon.. . . . .	<u><u>323,109 00</u></u>



## THE INSURANCE COMPANY OF NORTH AMERICA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—CHARLES PLATT.

Chief Agents in Canada—

ROBERT HAMPSON &amp; SON.

Secretary—GREVILLE E. FRYER.

Principal Office—Philadelphia.

Head Office in Canada—Montreal.

(Incorporated, April 14, 1794. Commenced business in Canada, November 7, 1889.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up  
in cash..... \$ 3,000,000 00

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz. :—

	Par value.	Market value.
City of Montreal 4 per cent bonds.....	\$ 111,000 00	\$ 114,330 00
Canadian Northern Railway 4 per cent bonds.....	30,173 33	30,750 00
Province of Nova Scotia 3 per cent bonds.....	10,000 00	10,000 00
City of Ottawa 3½ per cent bonds.....	30,000 00	30,000 00
Total par and market values.....	\$ 181,173 33	\$ 185,080 00

Carried out at market value..... \$ 185,080 00

Cash in banks, viz. :—

Bank of Montreal, Montreal.....	\$ 43,996 27
" St. John, N.B.....	4,410 80
" Halifax, N.S.....	15,569 17

Total cash in banks..... 63,976 24

Agents' balances and outstanding premiums in Canada..... 17,651 88

Total assets in Canada..... \$ 266,708 12

## LIABILITIES.

Net amount of fire losses in Canada reported or supposed, but not claimed \$ 12,924 00  
" " " resisted, in suit..... 1,500 00

Total net amount of unsettled claims for fire losses in Canada..... \$ 14,424 00

Total net amount of unsettled claims for inland marine losses in Canada..... 9,427 74

Reserve of unearned premiums for all unexpired fire risks in Canada.. 181,659 95

" " " inland marine risks in Canada..... 3,203 12

Total liabilities in Canada..... \$ 208,714 81

## SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 334,499 15	
Deduct reinsurance, rebate, abatement and return premiums .....	43,952 23	
Net cash received for fire premiums .....	\$	290,546 92
Net cash received for inland marine premiums.....		6,130 15
Interest on bonds, stocks, &c.....		6,990 00
Total income in Canada .....	\$	303,667 07

## EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$3,700.50).....	\$	3,892 17
Amount paid for fire losses occurring during the year.....	\$	81,303 49
Deduct amount received for reinsurance.....	\$	2,408 67
Deduct savings and salvage.....		330 91
Total deductions.....		2,739 58
Net amount paid during the year for said losses.....	\$	78,563 01
Total net amount paid during the year for fire losses in Canada.....	\$	82,456 08
Net amount paid during the year for inland marine losses in Canada.....		2,110 54
Paid for commission and brokerage in Canada.....		73,792 72
Taxes in Canada.....		4,097 11
Miscellaneous payments, viz.:—Advertising, \$486.50; maps and plans, \$822.20; postage, telegrams, &c., \$1,880.46; duty, \$95.96; station- ery and printing, \$3,118 11; travelling expenses, \$2,912.24; under- writers' associations, \$3,220.37; sundries, \$593.13; office expenses, \$736.....		13,864 97
Total expenditure in Canada.....	\$	176,321 42

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement .....	\$ 21,456,477	\$ 309,588 78
Taken during the year—new and renewed.....	21,696,730	335,679 50
Total.....	\$ 43,153,207	\$ 645,268 28
Deduct terminated.....	18,203,065	284,482 33
Gross in force at end of year.....	\$ 24,950,142	\$ 360,785 95
Deduct reinsured.....	352,819	5,312 66
Net in force December 31, 1905 .....	\$ 24,597,323	\$ 355,473 29
<i>Inland Marine Risks in Canada.</i>		
Gross policies in force at date of last statement..	\$ 62,500	\$ 2,365 38
Taken during the year.....	1,421,384	6,130 15
Total.....	\$ 1,483,884	\$ 8,495 53
Deduct terminated.....	1,409,549	5,292 41
Net in force December 31, 1905.....	\$ 74,335	\$ 3,203 12

Total number of policies in Canada at date.....	(No return.)	
Total net amount in force.....	\$	24,671,658 00
Total premiums thereon.....		358,676 41

5-6 EDWARD VII., A. 1906

INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## LEDGER ASSETS.

Book value of real estate, unencumbered .....	\$ 466,100 00
Mortgage loans on real estate, first liens, \$627,088.39; other than first, \$400 .....	627,488 39
Loans secured by pledge of bonds, stocks or other collaterals.....	244,000 00
Book value of stocks and bonds owned by the company .....	8,902,646 85
Cash on hand and in banks .....	1,190,403 42
Book debts due the company .....	510 59
Bills receivable.....	29,175 59
Agents' debit balance .....	1,116,509 21
Total ledger assets.....	\$ 12,576,834 05

## NON-LEDGER ASSETS.

Interest due, \$1,039.70, and accrued, \$4,290.25, on mortgages .....	5,329 95
Market value of bonds and stocks over book value .....	424,901 08
Reinsurance claims on marine losses paid .....	8,786 66
Gross assets .....	\$ 13,015,851 74
Deduct assets not admitted .....	21,923 77
Total admitted assets .....	\$ 12,993,927 97

## LIABILITIES.

Net amount of unpaid losses and claims—fire, \$394,000; marine and inland, \$412,900 .....	\$ 806,900 00
Total unearned premiums—fire, \$4,378,673.99; marine and inland, \$374,650.85 .....	4,753,324 84
Amount reclaimable by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received .....	759,655 38
Due and accrued for salaries, rent, commissions, brokerage, &c. ....	55,320 11
Dividends to stockholders remaining unpaid .....	30 00
Reinsurance premiums .....	13,890 84
Total liabilities (not including capital stock) .....	\$ 6,389,121 17
Joint stock capital paid up in cash .....	3,000,000 00
Surplus over all liabilities including capital.....	3,604,806 80
Total liabilities.....	\$ 12,993,927 97

## INCOME DURING THE YEAR.

Net cash received for premiums other than perpetuals—fire, \$5,301,568.15; marine and inland, \$1,865,012.81 .....	\$ 7,166,580 96
Deposit premiums received on perpetual risks .....	19,669 50
Received for interest and dividends .....	427,684 50
Rents .....	30,492 89
Profit on sale or maturity of ledger assets during the year.....	34,795 00
Perpetual permits, transfer fees and earned deposits.....	1,853 59
Dividends from bad debts previously charged off.....	1,031 85
Total income .....	\$ 7,682,108 29

## SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

## EXPENDITURE DURING THE YEAR.

Net amount paid for losses—fire, \$2,613,277.89; marine and inland, \$1,214,028.71 . . . . .	\$	3,827,306	60
Deposit premiums returned on perpetual risks . . . . .		16,999	91
Paid stockholders for interest or dividends . . . . .		360,076	20
Commission or brokerage . . . . .		1,480,806	74
Salaries, fees and all other charges of officials . . . . .		447,939	35
Rents . . . . .		30,588	50
Taxes, licenses and Insurance Department fees . . . . .		174,230	35
Loss on sale or maturity of ledger assets . . . . .		5,681	64
All other expenditure . . . . .		349,607	62
Total expenditure . . . . .	\$	6,693,236	91

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year . . . . .	\$550,828,955	00
Premiums thereon . . . . .	6,745,052	84
Amount of marine or inland risks written or renewed during the year . . . . .	441,923,691	00
Premiums thereon . . . . .	2,248,886	89
Amount of fire risks terminated . . . . .	521,079,318	00
Premiums thereon . . . . .	6,389,324	35
Amount of marine and inland risks terminated . . . . .	374,873,141	00
Premiums thereon . . . . .	2,244,195	09
Net amount of fire risks in force on December 31, 1905 . . . . .	703,623,773	00
Premiums thereon . . . . .	8,530,220	95
Net amount of marine and inland risks in force on December 31, 1905 . . . . .	73,621,795	00
Premiums thereon . . . . .	374,650	85

## PERPETUAL RISKS.

Amount of risks written during the year . . . . .	\$	715,275	00
Deposits thereon . . . . .		19,669	50
Amount of risks terminated . . . . .		708,900	00
Deposits . . . . .		16,999	91
Amount in force December 31, 1905 . . . . .		33,062,869	75
Deposits . . . . .		836,771	68

## THE LAW UNION AND CROWN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—G. M. ARNOLD.  
Manager in Canada—J. E. E. DICKSON.General Manager—A. MACKAY.  
Head Office in Canada—Montreal.

Principal Office—126 Chancery Lane, London, England.

(Incorporated, 1825. Commenced business in Canada, April 1, 1899.)

## CAPITAL.

Amount of joint stock capital authorized .....	\$ 9,733,333 33
Amount subscribed for .....	7,300,000 00
Amount paid up in cash .....	438,000 00
Amount of debenture capital paid up .....	<u>1,379,018 67</u>

## ASSETS IN CANADA.

Value of real estate (less encumbrances) held by the company in Canada, including various lots and buildings in Vancouver, Victoria and New Westminster, B.C., and Calgary, N.W.T. ....	\$ 170,565 34
Amount of mortgage loans on real estate in Canada, first liens. ....	2,885,495 74
Bonds owned by the company and deposited with the Receiver General, viz. :—	

	Par value.	Market value.
City of Toronto 3½ per cent bonds. ....	\$ 24,333 33	\$ 23,750 00
City of Victoria, B.C., 5 per cent bonds .....	60,000 00	67,010 60
Province of Quebec 3 per cent inscribed stock .....	87,600 00	78,300 00

Total par and market values. ....	\$ 171,933 33	\$ 169,060 60
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Carried out at market value .....	169,060 60
Cash at head office in Canada .....	856 48
Cash in banks, viz. :—	
Dominion Bank, Montreal. ....	\$ 26,632 98
"    Winnipeg .....	26,081 29
Bank of Montreal, Vancouver. ....	4,796 05
Canadian Bank of Commerce, Victoria. ....	908 23

Total cash in banks .....	58,328 55
Interest due and accrued .....	96,566 36
Amount of cash in the hands of agents in Canada .....	5,141 01
Office furniture and insurance maps .....	<u>5,767 18</u>

*Total assets in Canada. ....	\$ 3,391,781 26
-------------------------------	-----------------

\*In addition to the above assets the following Canadian stocks and bonds are held at the head office, London, England :—

	Par value.	Market value.
Village of Parkdale 6 per cent bonds .....	\$ 23,000 00	\$ 27,036 19
Nakusp and Slocan Railway 4 per cent sterling bonds. ....	7,592 00	7,722 00
New Brunswick Railway first mortgage bonds .....	24,333 33	29,500 00
Ontario and Quebec Railway 6 per cent stock .....	30,000 00	47,250 00
Grand Trunk Midland Ry. of Canada 5 per cent bonds .....	24,333 33	26,250 00
Canada 3 per cent inscribed stock .....	97,333 33	97,500 00
Canadian Pacific Railway 4 per cent preference stock. ....	29,200 00	31,950 00
Minneapolis, St. Paul and Sault Ste. Marie, 2 per cent bonds .....	75,000 00	78,375 00
	<u>\$ 310,791 99</u>	<u>\$ 345,583 19</u>

## SESSIONAL PAPER No. 8

LAW UNION AND CROWN—*Continued.*

## LIABILITIES IN CANADA.

Amount of losses in Canada claimed but not adjusted....	\$	5,791	22
Net amount of unpaid losses.....	\$	5,791	22
Reserve of unearned premiums for all outstanding fire risks in Canada.....		90,178	28
Total liabilities in Canada.....	\$	95,969	50

## INCOME IN CANADA.

Gross cash received for premiums in Canada....	\$	150,168	26
Deduct reinsurance, rebate, abatement and return premiums.....		26,340	74
Net cash received for fire premiums.....	\$	123,827	52
Received for interest on bonds, stocks, &c.....		157,713	03
" " bank account.....		304	25
Received for rents in Canada.....		7,517	77
Total income in Canada.....	\$	289,362	57

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (estimated in the last statement at \$713.55).....	\$	563	78
Deduct amount received for reinsurance.....		50	11
Net amount paid during the year for said losses.....	\$	513	67
Amount paid for losses occurring during the year.....	\$	26,937	05
Deduct amount received for savings and salvage and for reinsurance.....		624	57
Net amount paid for said losses.....	\$	26,312	48
Total net amount paid during the year for fire losses.....	\$	26,826	15
Paid or allowed for commission or brokerage in Canada.....		22,990	42
Salaries, fees and all other charges of officials in Canada.....		6,658	72
Taxes in Canada.....		2,603	01
Miscellaneous expenditure, viz.:—Advertising, \$1,040.60; exchange, \$127.46; postage, telegrams and express, \$795.37; travelling, \$510.20; stationery, \$792.15; fire insurance boards, \$665.57; auditors' fees, \$120; rent, \$1,325; miscellaneous expenses, \$252.43; office furniture, \$27.45; plans, \$465.90; light, \$42.64; telephones, \$110.50; legal expenses, \$37.....		6,312	27
Total expenditure in Canada.....	\$	65,390	57

## RISES AND PREMIUMS.

<i>For Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	7,086	\$ 9,936,522	\$ 164,719 25
Taken during year—new and renewed.....	5,608	9,419,424	152,037 74
Total.....	12,694	\$ 19,355,946	\$ 316,756 99
Deduct terminated.....	4,747	8,014,843	131,940 51
Gross in force at end of year.....	7,947	\$ 11,341,103	\$ 184,816 48
Deduct reinsured.....		512,754	9,686 22
Net in force, December 31, 1905.....	7,947	\$ 10,828,349	\$ 175,130 26
Total number of policies in force at date.....			7,947
Total net amount in force at December 31, 1905.....			\$ 10,828,349 00
Total net premiums thereon.....			175,130 26

LAW UNION AND CROWN—Continued.  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

FIRE ACCOUNT.

The fire premiums, after deduction of reinsurances, amounted to £213,578 7s. 6d.

The losses by fire, including a liberal estimate for all claims outstanding at December 31, amounted, after deduction of reinsurances, to £81,241 11s. 0d., or 38.03 per cent of the net premium income.

The expenses of every description, including commission and bonus to staff, amounted to £73,514 5s. 2d., being at the rate of 34.42 per cent of the net premium income, leaving a profit balance on the fire business for the year of £58,822 11s. 4d., which has been carried to the profit and loss account.

The fire reserves have been increased by £31,100 to £250,000.

PROFIT AND LOSS ACCOUNT.

The sum of £136,501 19s. 8d. was brought forward in this account from 1904. From fire profits there has been added thereto £58,822 11s. 4d., from interest on capital and shareholders' reserves £28,007 8s. 3d., making, with £35 2s. 6d. share transfer fees, a total of £223,367 1s. 9d. Thereout has been paid for dividend to shareholders £48,750, for interest on debenture capital £11,030 11s. 1d., to initiate a staff pension scheme £5,000, and to strengthen the fire reserves £31,100, leaving a balance to be carried forward of £127,486 10s. 8d.

FIRE REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
General fire reserve fund at December 31, 1904.....	146,300	0	0			
Premium reserve for unexpired risks.....	72,600	0	0			
Premiums received, less reinsurances.....				218,900	0	0
Brought from profit and loss account as addition to reserve for unexpired risks.....	27,400	0	0	213,578	7	6
As addition to general fire reserve fund.....	3,700	0	0			
				31,100	0	0
				£ 463,578	7	6
Losses by fire (paid and outstanding), after deduction of reinsurances.....				81,241	11	0
Expenses of management.....				42,383	12	0
Commission.....				29,587	19	10
Bonus to staff.....				1,512	13	4
Amount carried to profit and loss account.....				58,822	11	4
Fire reserve funds at the end of the year, as per balance sheet.....				250,000	0	0
				£ 463,578	7	6

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance at the beginning of the year.....	136,501	19	8			
Interest and dividends not carried to other accounts.....	28,007	8	3	48,750	0	0
Profit realized (fire account).....	58,822	11	4	11,030	11	1
Transfer fees.....	35	2	6			
				59,780	11	1
Amount carried to fire account as additions to—						
Premium reserve for unexpired risks.....				27,400	0	0
General fire reserve fund.....				3,700	0	0
Staff pension fund.....				31,100	0	0
Balance, as per balance sheet.....				5,000	0	0
				127,486	10	8
				£ 223,367	1	9

## SESSIONAL PAPER No. 8

LAW UNION AND CROWN—*Concluded.*

## BALANCE SHEET.

## LIABILITIES.

	£	s.	d.
Share capital paid up.....	90,000	0	0
Debenture stock.....	283,360	0	0
Life assurance fund.....	4,687,247	17	8
Fire reserve fund.....	250,000	0	0
Accident fund.....	17,269	11	0
Profit and loss account.....	127,486	10	8
Staff pension fund.....	5,000	0	0
	£ 5,460,363	19	4

## Claims intimated but not yet proved:

	£	s.	d.
Life.....	33,720	8	1
Fire.....	16,484	8	0
Accident.....	1,613	3	10
Balances due to other fire offices on reinsurance premium accounts.....	34,337	10	7
Annuities due and unpaid.....	652	12	8
Outstanding expenses.....	456	10	5
Outstanding life reinsurance premiums.....	6,487	13	2
Outstanding accident reinsurance premiums.....	186	0	0
Auditors' fees.....	315	0	0
Proprietors' dividends outstanding.....	1,103	18	3
Interest accrued on debenture stock.....	962	2	0

96,319 7 0

£ 5,556,683 6 4

## ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	1,536,038	8	4
Mortgages on property out of the United Kingdom.....	1,143,816	2	3
Loans on the company's policies.....	181,071	19	1
Investments:—			
British government securities.....	331,457	12	2
Indian and colonial government securities.....	121,415	15	9
Colonial corporation securities.....	54,040	11	8
Foreign government securities.....	136,081	18	2
Railway and other debentures and debenture stocks.....	127,629	8	5
Ordinary and preference shares.....	460,074	13	8
County, borough and other rent charges.....	668,834	5	11
	79,469	7	0
	£1,979,063	12	9
Freehold and leasehold property.....	179,589	8	11
Reversions.....	200,672	15	6
Life interests purchased.....	37,151	12	6
Loans on personal security.....			
Agents' balances.....			
Life.....	58,717	5	4
Fire.....	81,173	4	10
Accident.....	743	16	3
Outstanding premiums (head office)—			
Life.....	11,299	2	5
Fire.....	3,529	1	2
Accident.....	8	0	0
Outstanding interest due and accrued to December 31, 1905, less income tax.....	80,268	13	10
Cash.....			
On deposit.....	31,930	7	6
In hand and on current accounts.....	26,119	15	8
	£ 5,556,683	6	4

2,396,417 9 8

2,550 0 0

58,717 5 4

81,173 4 10

743 16 3

11,299 2 5

3,529 1 2

8 0 0

80,268 13 10

31,930 7 6

26,119 15 8

£ 5,556,683 6 4



## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—W. F. MOORE.

Gen'l Mgr. and Sec'y.—JOHN M. DOVE.

Chief Agent in Canada—J. GARDNER THOMPSON.

Principal Office—Liverpool, Eng.

Head Office in Canada—Montreal.

(Established May 21, 1836. Commenced business in Canada, June 4, 1851.)

## CAPITAL.

Amount of joint stock capital authorized and sub-		
scribed for.....	£ 2,000,000 stg. = \$	9,733,333 33
Amount paid up in cash.....	245,640	1,195,448 00

## ASSETS IN CANADA.

Real estate in Canada held by the company, viz.:—

The company's building St. James Street, corner of Place d'Armes Square .....	\$	350,000 00
Loans secured on bonds and mortgages on real estate in Canada (first liens) .....		1,222,950 00

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada 4 per cent inscribed stock.....	\$ 450,399 99	\$ 462,128 66
Montreal City debentures, 6 per cent, viz.:—		
Protestant School Board bonds.....	10,000 00	10,000 00
Montreal Harbour bonds.....	10,000 00	10,000 00
City of Montreal consolidated 4 per cent bonds of 1881.....	40,000 00	40,800 00
City of Toronto Waterworks bonds.....	146,000 00	148,920 00
City of Ottawa bonds.....	18,000 00	18,000 00
Town of St. Henri bonds.....	50,000 00	52,500 00
City of Winnipeg bonds.....	46,500 00	46,500 00

\*Total par and market values..... \$ 770,899 99      \$ 788,848 66

\* Besides these there are other Canadian investments held at the head office of the company in Liverpool, as follows:—

Canadian Pacific Railway first mortgage bonds .....	\$ 121,666 67	\$ 135,658 34
" " land grant bonds.....	48,666 67	49,153 34
" " sterling consolidated debenture stock .....	97,333 33	106,093 34
Grand Trunk Railway perpetual debenture stock.....	418,533 34	474,256 68
Ontario and Quebec Railway Co. 6 per cent common stock.....	23,000 00	35,650 00
City of Toronto Waterworks bonds .....	97,333 33	99,280 00
Dominion of Canada 4 per cent inscribed stock, 1910..	210,483 33	216,797 83
Province of Quebec bonds.....	194,666 66	202,453 32
City of Sherbrooke bonds.....	30,000 00	30,000 00
City of Winnipeg bonds.....	22,768 00	23,591 40
United Counties of Stormont, Dundas and Glengarry bonds .....	6,562 50	6,562 50
Montreal Light, Heat and Power Co. gold bonds.....	50,000 00	50,000 00
Buffalo and Lake Huron Railway bonds.....	29,686 66	5,691 52

\*Total par and market value..... \$1,350,700 49      \$1,435,188 27

## SESSIONAL PAPER No. 8

LIVERPOOL AND LONDON AND GLOBE—*Continued.*ASSETS IN CANADA—*Concluded.*

Carried out at market value .....	\$	788,848	66
Loans on life policies, being within the amount of their surrender value when the loans were made. ....		5,769	35
Cash on hand at head office in Canada .....		24,924	14
Cash in banks, viz.:—			
Bank of Montreal, Montreal. ....	\$	68,432	26
"    Winnipeg .....		12,266	12
"    St. John, N.B. ....		388	08
Total .....		81,086	46
Cash in hands of agents in Canada .....		60,263	54
Office furniture, maps, plans, &c., at Montreal office and St. John, N.B., branch offices (estimated) .....		5,000	00
Total assets in Canada .....	\$	2,538,842	15

## LIABILITIES IN CANADA.

Net amount of losses in Canada due and yet unpaid (\$400 of which accrued in 1904) .....	\$	30,157	58
Total net amount of fire losses in Canada unsettled .....	\$	30,157	58
Reserve of unearned premiums for all outstanding fire risks in Canada ..		736,431	22
Reinsurance fund under the life insurance department in Canada. ....		100,000	00
Due and accrued for salaries, rent and general expenses .....		500	00
Total liabilities in Canada .....	\$	867,088	80

## INCOME IN CANADA.

Gross cash received for fire premiums .. . . .	\$1,304,999	09
Deduct reinsurance, rebate, abatement and return premiums.....	218,799	72
	<hr/>	
Net cash received for fire premiums .. . . .	\$	1,086,199 37
Received for interest on bonds, mortgages, stocks, &c.....		78,435 55
Received for rents.....		22,781 30
	<hr/>	
Total cash income in Canada . . . . .	\$	1,187,416 22

## EXPENDITURE IN CANADA.

Net amount paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$29,888.13) .....	\$	31,886	95
Paid for losses occurring during the year. ....	\$	425,352	60
Deduct reinsurance and savings and salvage .....		26,347	95
Net amount paid for said losses .....	\$	399,004	65
Total net amount paid during the year for fire losses in Canada .....	\$	430,891	60
Commission or brokerage .....		179,561	63

5-6 EDWARD VII., A. 1906

LIVERPOOL AND LONDON AND GLOBE.—*Continued.*EXPENDITURE IN CANADA—*Concluded.*

Salaries, fees and all other charges of officials.....	\$	47,545 00
Taxes in Canada.....		10,614 88
Miscellaneous payments, viz :—Advertising, \$4,408.54 ; rent, heat and light, \$7,842.26 ; travelling and inspection, \$4,581.11 ; printing and stationery, \$7,458.08 ; postage, telegrams and exchange, \$6,519.50 ; maps and plans, \$1,965.44 ; underwriters and commissioner, \$11,210.07 ; law expenses, \$206.70 ; office furniture, \$1,597.01 ; general expenses, \$2,378.50.....		48,167 21
Total expenditure in Canada.....	\$	<u>716,780 32</u>

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement. ....	\$ 82,616,904	\$ 4,244,829 49
Taken during the year—new and renewed.....	78,873,255	1,305,330 51
Total.....	\$ 161,490,159	\$ 2,550,160 00
Deduct terminated .....	68,026,607	1,169,083 75
Gross in force at end of year.....	\$ 93,463,552	\$ 1,441,076 25
Deduct reinsured.....	2,851,834	27,101 12
Net in force at December 31, 1905 .....	\$ 90,611,718	\$ 1,413,975 13
Total number of policies in force in Canada at date..... (No return.)		
Total net amount in force.....	\$	90,611,718 00
Total premiums thereon.....		<u>1,413,975 13</u>

## SESSIONAL PAPER No. 8

LIVERPOOL AND LONDON AND GLOBE.—Continued.  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## FIRE REVENUE ACCOUNT.

	£	s.	d.
Amount of fire reinsurance fund at the beginning of the year	900,000	0	0
Premiums received after deduction of reinsurance	2,199,100	0	10
Losses by fire after deduction of reinsurance	1,066,852	3	11
Expenses of management	328,896	15	9
Commission	340,796	12	4
Other payments, viz.—			
Contributions to fire brigades at home and abroad	4,042	11	6
State taxes (foreign)	61,806	3	1
Carried to profit and loss	393,705	14	3
Amount of fire reinsurance fund at the end of the year, as in balance sheet	900,000	0	0
	£3,099,100	0	10

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.
Balance of last year's account	820,988	18	4
Interest and dividends not carried to other accounts	182,675	8	6
Carried from fire account	393,705	14	3
Transfer from members' life profits account	18,423	0	0
Exchange	19	18	6
	2,301	9	11
*This balance will be reduced to £1,010,021 19s. 11d. by payment of balance of 1905 dividend on 22nd May.			
Amount paid to Globe six per cent perpetual annuitants in 1905	£49,626	0	0
Less income tax	2,481	6	0
Balance of dividend for 1904, paid May 22, 1905			
Income tax	47,144	14	0
Balance	135,102	0	0
Interim dividend for the year 1905, paid November 22	4,769	15	7
*Carried to next year's account	83,974	0	0
	1,143,123	19	11
	£1,418,114	9	6

## BALANCE SHEET.

	£	s.	d.		£	s.	d.
Members' capital	245,640	0	0	Liverpool and London and Globe	102,390	11	6
Life assurance fund—				Mortgages on property within the United Kingdom	909,373	17	5
Liverpool and London and Globe	3,719,233	14	1	Mortgages on property out of the United Kingdom	141,087	13	1
Globe	109,907	5	1	Loans on the company's policies			
Annuity fund—				Investments—			
Liverpool and London and Globe	£1,607,167	3	10	British government securities	171,684	19	10
Globe	1,509	3	4	United States government and state securities	294,554	19	9
General reserve fund	£1,400,000	0	0	United States municipal securities	349,027	8	9
Fire reinsurance fund	900,000	0	0	Colonial government and state securities	411,487	18	3
				Colonial municipal securities	130,792	7	3
				Foreign government and state securities	166,305	1	1
				Foreign municipal securities	29,101	2	11
				Stocks and shares of other companies	56,625	0	0
				Bonds of other companies	5,000	0	0



SESSIONAL PAPER No. 8

## THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—E. H. HARRISON.

Manager—F. W. P. RUTTER.

Principal Office—Liverpool, England.

Chief Agent in Canada—ALFRED WRIGHT. |

Head Office in Canada—Toronto.

(Established, December 10, 1861. Commenced business in Canada, April, 1880.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 12,166,666 67
Amount subscribed for.....	11,071,666 67
Amount paid up in cash.....	<u>1,107,166 67</u>

## ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General:—

	Par value.	Market value.
Canada 4 per cent stock.....	\$ 107,066 67	\$ 107,066 67
" 3       "       ".....	29,200 00	29,200 00
Niagara Falls Park debentures.....	24,333 33	28,570 78
British Columbia bonds.....	20,000 00	21,024 00
British 2½ Consolidated stock.....	48,666 67	48,666 67
	<u>\$ 229,266 67</u>	<u>\$ 234,528 12</u>

Carried out at market value .....\$ 234,528 12

Other debentures in possession of the company, viz:—

	Par value.	Market value.
Dominion Permanent Loan Co.'s debenture.....	\$ 25,000 00	\$ 25,000 00

Carried out at market value .....25,000 00

Cash at head office in Canada .....2,347 62

Cash in banks, viz:—

Dominion Bank, Toronto.....	\$ 6,560 08
Bank of B. N. A., Montreal.....	10,299 16

Total carried out.....16,859 24

Amount of cash in hands of agents in Canada.....19,115 03

Total assets in Canada.....\$ 297,850 01

## LIABILITIES IN CANADA.

Net amount of losses reported or supposed, but not claimed.....	\$ 10,510 92
Net amount of losses resisted, not in suit.....	1,900 00

Total net amount of unsettled claims for fire losses in Canada.....\$ 12,410 92

Reserve of unearned premiums for outstanding risks in Canada .....228,656 07

Balance owing to British Columbia agency.....859 43

Total liabilities in Canada.....\$ 241,926 42

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LONDON AND LANCASHIRE—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 377,445 78	
Deduct reinsurance, rebate, abatement and return premiums .....	55,051 82	
Net cash received for premiums. ....		\$ 322,393 96
Cash received for interest....		2,968 79
Interest on Government deposit....		5,158 67
Total income in Canada. ....	\$	<u>330,521 42</u>

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,306.80).....	\$ 3,210 71	
Amount paid for losses occurring during the year.....	\$ 129,608 25	
Deduct amount received for reinsurance.....	975 16	
Net amount paid during the year for said losses in Canada .....	\$ 128,633 09	
Total net amount paid during the year for fire losses in Canada.....	\$	131,843 80
Commission or brokerage. ....		54,327 47
Salaries, fees and other charges of officials in Canada.....		16,078 61
Taxes.....		3,923 56
All other payments in Canada, viz.:—Advertising, \$1,190.36; rent, \$2,526.76; maps and plans, \$1,304.13; inspection, \$1,163.75; stationery and printing, \$1,897.10; postage, telegrams and express, \$2,115.69; underwriters' associations, \$3,665.58; office expenses, \$1,863.96; duty, \$292.41; sundries, \$178; legal expenses, \$19; travelling expenses, \$682.15.....		16,898 89
Total expenditure in Canada.....	\$	<u>223,072 33</u>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	22,297	\$ 28,616,342	\$ 424,117 16
Policies taken during the year—new and renewed.	13,066	24,497,288	375,242 59
Total.....	35,363	\$ 53,113,630	\$ 799,359 75
Deduct terminated.....	10,195	22,477,119	340,676 24
Gross in force at end of year.....	25,168	\$ 30,636,511	\$ 458,683 51
Deduct reinsured.....		554,724	9,796 78
Net in force at December 31, 1905.....	25,168	\$ 30,081,787	\$ 448,886 73
Total number of policies in force in Canada at date.....	25,168		
Total net amount in force.....			\$30,081,787 00
Total premiums thereon.....			<u>448,886 73</u>

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LONDON AND LANCASHIRE.—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

FIRE REVENUE ACCOUNT.			
	£	s.	d.
Fire fund.....	530,000	0	0
Premiums, less reinsurance.....	1,849,775	17	11
	£	s.	d.
Losses paid and outstanding, less reinsurance.....	562,029	18	10
Commissions, paid and incurred.....	200,451	6	9
Management and general expenses.....	225,655	7	11
Income tax and foreign and colonial state taxes.....	33,436	4	2
Transfer to profit and loss account.....	298,203	0	3
Fire fund carried forward.....	530,000	0	0
	£ 1,849,775	17	11

BALANCE SHEET.		
LIABILITIES.		
£	s.	d.
Capital, 91,000 shares of £25 each, £2 10s. per share paid . . .	227,500	0 0
Reserve fund . . . . .	1,000,000	0 0
Fire fund . . . . .	530,000	0 0
Accident fund . . . . .	70,000	0 0
Staff pension fund . . . . .	50,000	0 0
Balance of profit and loss account . . . . .	527,734	16 4
Dividend due May 1, 1906 . . . . .	45,500	0 0
Dividend unclaimed . . . . .	464	7 0
Losses in course of adjustment . . . . .	110,892	1 9
Bills payable . . . . .	373	10 1
Balance of reinsurance accounts with other companies . . . . .	107,986	6 6
Foreign balances and sundry creditors . . . . .	79,747	12 9
£ 2,750,198	14	5
ASSETS.		
£	s.	d.
Buildings, unencumbered . . . . .	180,526	16 3
United Kingdom . . . . .	128,227	16 8
Colonial and foreign . . . . .	10,080	12 8
Salvage premises (part ownership) . . . . .	116,639	6 4
Mortgages and debentures on real estate . . . . .	170,101	8 10
Mercy dock bonds and annuities, and local debentures . . . . .	52,500	10 9
British railway securities . . . . .	170,294	9 6
Local board loans, corporation stock, and stocks of incorporated companies . . . . .	86,365	7 11
Colonial government and province securities . . . . .	155,808	16 4
Colonial debentures and inscribed stocks . . . . .	101,754	13 1
United States government, state and municipal bonds . . . . .	235,946	11 3
“ railway bonds . . . . .	430,915	17 3
“ railway stocks . . . . .	47,665	18 2
“ other investments . . . . .	6,409	18 4
Foreign government securities . . . . .	167,825	4 10
Foreign railway bonds and debentures . . . . .	100,912	10 1
Cash with bankers and on deposit . . . . .	308,748	12 3
Bills receivable . . . . .	13,146	12 1
Home branches' and agents' balances . . . . .	91,272	2 10
Foreign branches' and agents' balances . . . . .	150,264	3 9
Outstanding premiums . . . . .	2,038	12 8
Accrued interest and sundry debtors . . . . .	22,752	12 7
£ 2,750,198	14	5



## THE LONDON ASSURANCE.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Governor—CHARLES G. ARBUTHNOT. | Manager Fire Dept.—JAMES CLUNES.  
 Principal Office—No. 7, Royal Exchange, London, E. C., England.  
 Joint Chief Agents and Managers— | Head Office in Canada—Montreal.  
 W. KENNEDY and W. B. COLLEY.  
 (Incorporated June 22, 1720. Commenced business in Canada, March 1, 1862.)

## CAPITAL.

Amount of capital authorized and subscribed for. ....	\$	4,363,210	00
Amount paid up in cash. ....		2,181,605	00

## ASSETS IN CANADA.

	Par value.	Market value.	
* Montreal Corporation stock. ....	\$ 167,000 00	\$ 170,340 00	
Carried out at market value. ....		\$	170,340 00
Cash on hand at head office in Canada. ....			303 40
Cash in Union Bank of Canada. ....			4,066 82
Cash deposit with Canadian Fire Underwriters Association. ....			250 00
Agents' balances in Canada. ....			17,476 01
Total assets in Canada. ....		\$	192,436 23

## LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted. ....	\$	4,790 00
Total amount of unsettled claims for losses in Canada. ....	\$	4,790 00
Reserve of unearned premiums for all outstanding risks in Canada. ....		102,798 68
Reinsurance reserve under life department. ....		9,435 10
Total liabilities in Canada. ....	\$	117,023 78

## INCOME IN CANADA.

Gross cash received for fire premiums. ....	\$	175,149 79
Deduct reinsurance, rebate, abatement and return premiums. ....		41,090 79
Net cash received for fire premiums. ....	\$	134,059 00
Interest on deposit with Receiver General, paid direct to head office, England. ....		6,680 00
Total cash income in Canada. ....	\$	140,739 00

\* Deposited with Receiver General for Fire and Life.

## SESSIONAL PAPER No. 8

THE LONDON ASSURANCE—*Continued.*

## EXPENDITURE IN CANADA.

Net amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$17,616) .....	\$ 17,086 61	
Paid for fire losses occurring during the year.....	\$ 41,671 47	
Less savings and salvage and reinsurance.....	4,555 50	
Net amount paid during the year for said losses.....	\$ 37,115 97	
Total net amount paid during the year for fire losses in Canada.....	\$	54,202 58
Paid for commission or brokerage.....		23,208 68
Paid for salaries, fees and all other charges of officials in Canada....		10,692 81
Paid for taxes in Canada.....		3,114 25
All other payments in Canada, viz.:—Rent, \$2,190; office expenses, \$788.52; postage, express and telegrams, \$1,591.10; printing and stationery, \$1,630.53; tariff expenses, \$1,819.22; maps, \$645.51; travelling expenses, \$2,236.97; advertising, \$889.84.....		11,791 69
Total cash expenditure in Canada..	\$	103,010 01

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 17,427,876	\$ 220,431 27
Taken during the year—new and renewed.....	12,684,625	175,894 68
Total.....	\$ 30,112,501	\$ 396,325 95
Deduct terminated.....	12,779,303	169,944 21
Gross in force at end of year.....	\$ 17,333,198	\$ 226,381 74
Deduct reinsured.....	1,661,793	25,419 51
Net in force at December 31, 1905.....	\$ 15,671,405	\$ 200,962 23
Total number of policies in force in Canada at date.....(No return.)		
Total net amount in force.....	\$	15,671,405 00
Total premiums thereon.....		200,962 23

## THE LONDON ASSURANCE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at beginning of the year.....	720,000	0	0	Losses after deduction of reinsurance and salvages.....	246,127	5	6
Premiums after deduction of reinsurance and returns.....	561,603	6	7	Expenses of management (apportioned).....	105,706	8	7
Interest and dividends.....	£ 25,976	2	0	Commission.....	100,093	8	9
Less income tax.....	912	8	8	Bad debts.....	1	8	10
				Carried to profit and loss account.....	104,738	8	3
				Amount of fire insurance fund at the end of the year, as per balance sheet.....	750,000	0	0
					£ 1,306,666	19	11

## MARINE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of marine insurance fund at the beginning of the year	296,040	17	2	Losses after deduction of reinsurance and salvages on account of 1905 and former years.....	161,865	18	2
Premiums after deduction of brokerage, discount, reinsurance and returns.....	255,918	12	1	Expenses of management (apportioned).....	30,322	6	4
Interest and dividends.....	£ 10,680	10	9	Agents' commission.....	15,678	7	9
Less income tax.....	375	3	3	Bad debts.....	128	6	10
				Carried to profit and loss account.....	44,269	17	8
				Amount of marine insurance fund at the end of the year, as per balance sheet.....	310,000	0	0
	£ 562,264	16	9		£ 562,264	16	9

## PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
Balance of account at the beginning of the year.....	135,809	11	2	Dividends to shareholders.....	89,655	0	0
Interest and dividends not carried to other accounts.....	£ 40,556	16	0	Income tax.....	5,776	17	6
Less income tax.....	1,424	11	10	Transferred to investments reserve.....	40,000	0	0
				Balance, as per balance sheet.....	205,901	4	1
Transferred from life assurance account—							
Non-participating.....	12,110	10	7				
Participating.....	5,173	12	3				
Transferred from fire account.....	104,738	8	3				
“ marine account.....	44,269	17	8				
Transfer fees.....	38	17	6				
	£ 341,333	1	7				

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## SESSIONAL PAPER No. 8

THE LONDON ASSURANCE—*Concluded.*

## GENERAL BALANCE SHEET.

LIABILITIES.		ASSETS.	
	£	s.	d.
Shareholders' capital, £896,550, of which is paid up.....	445,275	0	0
General reserve fund.....	500,000	0	0
Life assurance funds—			
Non-participating.....	575,045	4	10
Participating.....	1,745,237	9	10
Fire fund.....	£ 750,000	0	0
Marine fund.....	310,000	0	0
Joint fire and marine funds.....	1,060,000	0	0
Investments reserve account.....	80,000	0	0
Profit and loss.....	205,901	4	1
Outstanding life claims.....	23,200	4	9
" fire losses.....	39,354	0	0
" marine losses.....	4,703	16	3
" dividends to shareholders.....	5,096	5	0
" income tax.....	857	10	11
Fire premiums due to other companies.....	15,011	3	1
Life premiums paid in advance.....	126	18	0
Marine premiums due to other companies.....	22,194	6	4
Clerks' savings fund.....	8,719	3	3
Mortgages on property within the United Kingdom.....			
Loans on parliamentary rates.....	1,045,906	19	11
Loans upon rent charges.....	210,487	2	9
Loans on the corporation's life policies.....	652	10	9
Loans on railway and other securities.....	86,989	0	3
Investments—	135,093	19	6
British government securities, viz.:—			
£208,296 13s. 9d. consols.....	223,618	11	4
Turkish 4 per cent guaranteed bonds.....	22,900	0	0
Colonial government securities.....	77,805	18	4
Foreign government securities.....	243,069	9	6
Municipal securities.....	306,021	8	3
Railway and other debentures and debenture stocks.....	1,049,337	3	7
" preferred and ordinary stocks.....	559,642	17	3
Indian railway annuities guaranteed.....	53,986	0	0
Ground rents.....	287,006	4	4
Freehold property.....	28,800	0	0
Reversions.....	37,176	10	9
Life interests.....	1,116	19	3
Premises account.....	672	6	3
Agents' balances, viz.:—			
Life.....	14,067	14	1
Fire.....	97,886	1	5
Marine.....	54,599	5	10
Marine reassurances recoverable.....	9,987	12	8
Outstanding premiums—			
Life.....	8,332	5	6
Fire.....	7,432	6	4
Marine.....	50,946	0	8
Outstanding interest.....	4,861	16	11
Fire premiums due by other companies.....	1,313	4	11
Cash—On deposit.....	41,380	10	0
" In hand and on current accounts.....	64,179	14	9
Bills receivable.....	7,658	17	0
Policy stamps.....	443	14	3
	£ 4,733,722	6	4

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—HON. JOHN DRYDEN.

Secretary and Chief Agent—

D. WEISMILLER.

Principal Office—Toronto, Ontario.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being Cap. 52 of the Consolidated Statutes of Canada; amended in 1863, by 27 Vic., Cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., Cap. 40; amended in 1899 by 62-63 Vic., Cap. 118; amended in 1901 by 1 Edward VIII., Cap. 103. Organized and commenced business in Canada, 1859.)

## CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount subscribed for.....	100,000 00
Amount paid up in cash.....	17,500 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate (less encumbrances) held by company....	\$ 16,000 00
Loans secured by bonds and mortgages on real estate.....	40,635 60
Interest accrued on said loans.....	466 94
Municipal and loan companies' debentures owned by the company, viz. :—	

In deposit with the Receiver General :—

	Par value.	Book value.
Springhill debentures.....	\$ 24,000 00	\$ 23,040 00
Tilsonburg ".....	6,500 00	6,500 00
Ontario Loan and Debenture Company debentures....	8,000 00	8,000 00
Huron & Erie Loan & Savings Company debentures..	7,800 00	7,800 00
Canada Permanent Mortgage Corporation debentures..	7,500 00	7,500 00
City of Victoria debentures.....	4,000 00	3,980 00
Total in deposit with Receiver General.....	\$ 57,800 00	\$ 56,820 00

In possession of company :—

Imperial Loan & Investment Company.....	\$ 10,000 00	\$ 10,000 00
City of Victoria debentures.....	6,000 00	5,970 00
Canada Permanent Mortgage Corporation debentures..	7,500 00	7,500 00
Reliance Loan and Savings Company debentures.....	33,500 00	33,500 00
City of Toronto debentures.....	9,733 33	9,733 33
Dauphin debentures.....	8,000 00	8,634 40
Winnipeg Electric Railway debentures.....	11,000 00	11,880 00
Deseronto debentures.....	792 00	792 00
Township of Rochester debentures.....	929 75	929 75
Canadian Northern Railway Car Equipment bonds..	10,000 00	9,840 00

Total possession of company.....\$ 97,435 08 \$ 98,779 48

Total par and book values.....\$ 155,235 08 \$ 155,599 48

Carried out at book value.....

155,599 48

## SESSIONAL PAPER No. 8

LONDON MUTUAL FIRE—*Continued.*ASSETS—*Concluded.*

Amount of loans upon stocks and bonds held as collateral security, viz. :—

	Par value.	Amount loaned.	
Woodstock T. V. and Ingersoll Railway Company ..\$	20,000 00	\$ 5,000 00	
Stark T. L. and P. System, Ltd.....	42,000 00	15,600 00	
Total carried out.....			\$ 20,600 00
Cash on hand at head office.....			104 45
Cash in banks :—			
Bank of Toronto, current account.....		\$ 2,233 38	
Crown Bank ".....		92,362 78	
" " special account.....		173 05	
Sovereign Bank.....		10,000 00	
Union Bank.....		10,000 00	
Total carried out.....			114,769 21
Accrued and unpaid interest on stock and bonds, not included in market value.....			1,216 53
Interest due and accrued on bank account.....			288 25
Agents' balances.....			22,851 68
Bills receivable.....			25 00
Premium notes on hand on which policies are issued.....	\$ 736,441 02		
Deduct amount paid thereon, \$288,434.42; and amount assessed thereon remaining unpaid, \$43,706.29.....		332,140.71	
Balance carried out.....			404,300 31
Total assessments on premium notes.....	\$ 332,140 71		
Deduct amount paid thereon.....		288,434 42	
		\$ 43,706 29	
Less assessment in advance.....		170 96	
Balance carried out.....			43,535 33
Office furniture, Goad's plans, &c.....			6,219 70
Due for rent.....			100 00
Reinsurance due London Mutual.....			1,815 79
Gross assets.....			\$ 828,528 27
Deduction from premium notes, a portion not usually collected, and which are contingent assets available if required for payment of losses.....			260,000 00
Balance net assets.....			\$ 568,528 27

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire losses due and yet unpaid.....	\$ 460 00
" " adjusted but not due.....	687 27
" " reported or supposed, but not claimed.....	19,767 57
" " resisted—in suit \$500, not in suit \$5,166.....	5,666 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 26,580 84
Reserve of unearned premiums for all outstanding risks in Canada....	480,191 55
(Based upon the cash premiums and the portion of the premium notes usually collected.)	
Reinsurance premiums.....	8,626 31
Total liabilities in Canada (excluding capital stock).....	\$ 515,398 70

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LONDON MUTUAL FIRE—*Continued.*LIABILITIES—*Concluded.*(2) *Liabilities in other Countries.*

Net amount of fire losses adjusted but not due.....	\$	671 57
" " claimed but not adjusted.....		7,932 73
" " resisted, in suit.....		2,925 48
" " " not in suit.....		1,450 00
Total net amount of unsettled claims for fire losses in other countries....	\$	12,979 78
Reserve of unearned premiums.....		34,154 45
Total liabilities in other countries.....	\$	47,134 23
Total liabilities in all countries (except capital stock).....	\$	562,532 93

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 757,613 69	\$ 122,999 70
Deduct reinsurance, rebate, abatement and return premiums..	299,431 87	55,524 96
Net cash received for premiums.....	\$ 458,211 82	\$ 67,474 74
Total net cash received for premiums.....		\$ 525,686 56
Received for interest and dividends on stock and all other sources.....		11,714 59
Rents.....		838 00
Income from other sources—transfer fees, \$631.73, conscience money, \$26.61.....		658 34
Total cash income.....		\$ 538,897 49

## EXPENDITURE.

	In Canada.	In other Countries.
Net amount paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$29,202.98).....	\$ 29,562 30	\$ 5,040 49
Deduct amount received for reinsurance.....	6,325 50	
Net amount paid during the year for said losses.....	\$ 23,236 80	\$ 5,040 49
Paid for losses occurring during the year.....	\$ 314,671 13	\$ 62,567 49
Deduct savings and salvage and reinsurance.....	78,932 32	842 18
Net amount paid during the year for said losses.....	\$ 235,738 81	\$ 61,725 31
Total net amount paid during the year for fire losses, viz.: in Canada, \$258,975.61; in other countries, \$66,765.80.....		\$ 325,741 41
Commission or brokerage.....		93,771 65
Taxes.....		5,520 61
Salaries, fees and all other charges of officials.....		23,394 44
Miscellaneous payments, viz.:—Agency inspections, \$2,208.13; bank commissions, \$423.76; bonus to agents, \$6,707.29; fire inspection, \$9,377.12; law expenses, \$1,255.55; postage, \$3,195.63; printing and advertising, \$2,046.78; rent and taxes, \$1,773.55; stationery, \$2,983.22; office furniture, \$1,912.45; other expenses, \$3,448.25.....		35,331 73
Total cash expenditure.....		\$ 483,759 84

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LONDON MUTUAL FIRE—*Concluded.*

## CASH ACCOUNT.

Dr.		Cr.	
1904.		1905.	
Dec. 31.—To balance in hand and in		Dec. 31.—By expenditure during the	
banks at this date . . . . .	\$ 93,897 76	year as above . . . . .	\$ 483,759 84
1895.		By investments . . . . .	34,161 75
Dec. 31.—Income as above . . . . .	538,897 49	By balance in hand and in	
		banks at this date . . . . .	114,873 66
	<u>\$ 632,795 25</u>		<u>\$ 632,795 25</u>

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement . . . . .	75,249,461	1,028,719 43	4,470,404	86,342 97	79,719,865	1,115,062 40
Taken during the year—new and renewed . . . . .	43,443,344	688,652 63	6,245,715	127,539 26	49,689,059	816,191 89
Total . . . . .	118,692,805	1,717,372 06	10,716,119	213,882 23	129,408,924	1,931,254 29
Deduct terminated . . . . .	40,645,487	629,270 17	6,205,631	120,943 56	46,851,118	750,213 73
Gross in force at end of year . . . . .	78,047,318	1,088,101 89	4,510,488	92,938 67	82,557,806	1,181,040 56
Deduct reinsured . . . . .	10,441,424	175,238 61	1,192,972	24,629 76	11,634,396	199,868 37
Net in force on Dec. 31, 1905.	67,605,894	912,863 28	3,317,516	68,308 91	70,923,410	981,172 19



## THE MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—E. S. CLOUSTON.  
 Vice-President and Managing Director—  
 J. GARDNER THOMPSON.

Secretary—WILLIAM JACKSON.  
 Principal Office—Montreal.

(Incorporated, May 28, 1886, by an Act of the Legislative Assembly of Manitoba, being chapter 63 of the Statutes of Manitoba, 1886, amended by chapter 73 of the Statutes of Manitoba, 1904. Commenced business in Manitoba in 1890 Dominion license issued January 25, 1905.)

## CAPITAL.

Amount of joint-stock capital authorized.....	\$	200,000 00
Amount subscribed for.....	\$	60,000 00
Amount paid up.....	\$	15,000 00

(For List of Shareholders see Appendix.)

## ASSETS.

Loan on mortgage of real estate.....	\$	195 00
Interest accrued thereon.....		3 41
Stocks and bonds owned, viz. :—		

	Par value.	Market value.
Montreal Light, Heat and Power Co. bonds.....	\$ 29,000 00	\$ 29,000 00
Winnipeg Electric Railway bonds.....	10,000 00	10,800 00
*Town of Outremont bonds.....	50,000 00	50,000 00
*Dominion of Canada 4 per cent inscribed stock.....	4,866 67	5,012 65

Total par and market values.....\$ 93,866 67 \$ 94,812 65

Carried out at market value.....	94,812 65
Cash on hand at head office.....	7,007 19

Cash in banks, viz. :—

Bank of Montreal.....	\$ 24,501 00
Canadian Bank of Commerce, Winnipeg.....	6,264 74

Total cash in banks.....	30,765 74
Interest accrued and unpaid on bonds and stock.....	1,043 16
Agents' balances and premiums uncollected.....	12,470 04
Bills receivable held by the company.....	1,788 26
Office furniture.....	1,000 00

Gross assets.....	\$ 149,085 45
Deduct for bad or doubtful bills receivable.....	500 00

Total assets.....\$ 148,585 45

\*On deposit with the Receiver General.

## SESSIONAL PAPER No. 8

THE MANITOBA ASSURANCE—*Continued.*

## LIABILITIES.

Net amount of losses due and yet unpaid.....	\$	8,115 97	
Total net amount of unsettled claims for fire losses.....	\$	8,115 97	
Reserve of unearned premiums for all outstanding risks.....		100,994 35	
Due and accrued for salaries, rent, advertising, agency and other expenses.....		512 34	
Total liabilities, except capital stock.....	\$	109,622 66	
Surplus on policy-holders' account.....	\$	38,962 79	
Capital stock paid up, \$15,000.....			

## INCOME.

Gross cash received for premiums.....	\$	214,604 40	
Deduct reinsurance, rebate, abatement and return premiums.....		115,385 36	
Total net cash received for premiums.....	\$	99,219 04	
Received for interest and dividends on stocks, bonds, &c.....		2,923 14	
Total income.....	\$	102,142 18	

## EXPENDITURE.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$15,675).....	\$	16,239 37	
Deduct reinsurance.....		3,734 20	
Net amount paid during the year for said losses.....	\$	6,505 17	
Amount paid for losses occurring during the year.....	\$	43,069 31	
Deduct reinsurance.....		14,543 56	
	\$	28,525 75	
Total net amount paid during the year for fire losses.....	\$	35,030 92	
Paid or allowed for commission.....		12,877 72	
Paid for salaries, fees and all other charges of officials.....		6,369 41	
Paid for taxes.....		1,686 64	
All other payments, viz.:—Advertising, \$1,391.49; printing and stationery, \$6,343.66; travelling and inspections, \$1,451.40; rent, heat and light, \$1,289.08; postage, telegrams and exchange, \$1,763.19; law charges, \$147; office furniture, \$225.60; underwriters, \$607.16; maps and plans, \$827.50.....		14,046 08	
Total expenditure.....	\$	70,010 77	

## CASH ACCOUNT.

DR.		CR.	
1904.		1905.	
Dec. 31.	To balance in hand and in banks as at this date....\$ 8,364 28	Dec. 31.	By expenditure as above....\$ 70,010 77
1905.			Investments.....41,262 00
Dec. 31.	Income as above.....102,142 18		Suspense account No. 2...393 54
	Investments.....8,634 00		Balance in hand and banks at this date.....38,334 02
	Bills receivable...773 58		
	Liverpool and London and Globe Insurance Co....30,070 04		
	Suspense account No. 1....16 25		
	<u>\$ 150,000 33</u>		<u>\$ 150,000 33</u>

5-6 EDWARD VII., A. 1906

THE MANITOBA ASSURANCE—*Concluded.*

## RISKS AND PREMIUMS.

	Amount.	Premium thereon.
Gross policies in force at December 31, 1904. ....	\$ 4,028,310	\$ 88,166 92
Taken during the year—new and renewed.....	12,629,610	218,391 90
Total .....	<u>\$ 16,657,920</u>	<u>\$ 306,558 82</u>
Deduct terminated.....	6,643,525	104,162 55
Gross in force at December 31, 1905 .....	\$ 10,614,395	\$ 202,396 27
Deduct reinsured. ....	1,006,613	16,765 16
Net in force at December 31, 1905.....	<u>\$ 9,607,782</u>	<u>\$ 185,631 17</u>

## THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—W. A. SIMS.  
Principal Office—Waterloo, Ont.  
Business Office—Toronto.

Secretary and Chief Agent—  
ALFRED WRIGHT.

(Incorporated by Ontario Act, 37 Vic., Cap. 87, 1874; amended by 55 Vic., Cap. 101 (Ontario), 1892. Commenced business in Canada, November 1, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	250,000 00
Amount paid up in cash.....	<u>50,000 00</u>

(For List of Shareholders, see Appendix.)

## ASSETS.

Stocks, bonds and debentures in deposit with the Receiver General, viz:—

	Par value.	Market value.
Thorold debentures.....	\$ 2,431 92	\$ 2,598 22
Leamington ".....	4,514 12	4,822 42
Arthur ".....	5,000 00	5,341 50
Thamesville ".....	1,687 00	1,763 75
Markdale ".....	1,910 67	2,041 19
Markham ".....	9,605 32	11,178 92
Berlin ".....	2,430 00	2,595 91
Canada 3 per cent stock.....	58,400 00	60,490 76
" 3½ ".....	10,000 00	10,000 00
Total par and market values.....	<u>\$ 95,979 03</u>	<u>\$ 100,832 67</u>

Carried out at market value..... \$ 100,832 67

Other bonds, &c., owned by the company, viz:—

	Par value.	Market value.
British Columbia bonds.....	\$ 10,000 00	\$ 10,662 85
Dominion stock.....	12,000 00	12,000 00
*Can. Pacific Ry. 5 p.c. mortgage deb. bonds.....	38,933 36	43,021 35
*Can. Pacific Ry. 4 p.c.....	23,846 68	26,350 58
*North British lien consolidated 3 per cent stock.....	33,255 56	30,162 56
*London, Tilbury and Southend Railway.....	27,739 89	32,316 97
Total par and market values.....	<u>\$ 145,775 49</u>	<u>\$ 154,514 31</u>

\*Held by the chairman and deputy chairman of the London and Lancashire Fire Insurance Company in trust for the Mercantile Fire.

5-6 EDWARD VII., A. 1906

MERCANTILE FIRE—*Continued.*ASSETS—*Concluded.*

Carried out at market value.....	\$	154,514	31
Cash on hand at head office.....		46	98
Cash for investment .....		24,361	24
Cash in Bank of Montreal \$9,523.31; Canada Permanent Mortgage Corporation \$10,000.....		19,523	31
Interest accrued and unpaid on stocks and bonds, not included in market value .....		1,508	25
Agents' balances .....		7,268	67
Total assets.....	\$	308,055	43

## LIABILITIES.

Net amount of losses reported or supposed, but not claimed.....	\$	1,078	00
Reserve of unearned premiums for all outstanding risks in Canada.....		75,040	94
Total liabilities (excluding capital stock) .....	\$	76,118	94
Surplus on policy-holders' account .....	\$	231,936	49
Capital stock paid up, \$50,000.			

## INCOME.

Gross cash received for premiums .....	\$	110,388	22
Deduct reinsurance, rebate, abatement and return premiums .....		13,527	33
Net cash received for premiums.....	\$	96,860	89
Total net cash received for premiums .....	\$	96,860	89
Received for interest and dividends on stocks, bonds, &c.....		8,739	48
Total cash income .....	\$	105,600	37

## EXPENDITURE.

Amount paid for fire losses occurring in previous years (which losses were estimated in the last statement at \$2,342) .....	\$	2,342	00
Deduct salvage and savings .....		280	59
	\$	2,061	41
Amount paid for fire losses occurring during the year .....		25,221	12
Total net amount paid during the year for fire losses .....	\$	27,282	53
Commission or brokerage .....		16,916	78
Salaries, fees and all other charges of officials .....		2,757	52
Taxes .....		997	46
Miscellaneous payments, viz.:—Postage, telephone, telegrams and express, \$732.71; stationery and printing, \$309.25; advertising, \$993.39; rent, \$99.96; inspection, \$2,199.30; plans, \$67.98; sundries, \$368.99; fire underwriters, \$921.36; legal expenses, \$2.		5,694	94
Total cash expenditure .....	\$	53,649	23

SESSIONAL PAPER No. 8

MERCANTILE FIRE—*Concluded.*

## CASH ACCOUNT.

DR.		CR.	
1903.		1904.	
Dec. 31.	To Balance in hand and in banks at this date.....\$ 14,721 65	Dec. 31.	By Expenditure as above...\$ 53,649 23
			Investments..... 26,250 56
1904.			
Dec. 31.	Income as above..... 105,600 37		Balance in hand and in banks at this date .... 43,931 53
	Received from realization of investments..... 3,509 30		
	<u>\$ 123,831 32</u>		<u>\$ 123,831 32</u>

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement. .	10,671	\$ 10,657,255	\$ 134,712 35
*Taken during the year—new.....	2,612	4,294,598	59,458 68
" " renewed.....	3,084	3,452,408	52,488 31
Total.....	16,367	\$ 18,404,261	\$ 246,659 34
Deduct terminated.....	5,256	6,593,311	98,558 56
Gross in force at end of year.....	11,111	\$ 11,810,950	\$ 148,100 78
Deduct reinsured . . . . .		44,351	571 96
	<u>11,111</u>	<u>\$ 11,766,599</u>	<u>\$ 147,528 82</u>

Total number of policies in force at date. . . . .	11,111
Total net amount in force. . . . .	\$11,766,599 00
Total premiums thereon . . . . .	<u>147,528 82</u>

\*In addition to the Canadian risks, \$3,700,000 in amount and \$27,000 in premiums were written on 'Mercantile' policies in other countries, and all are reinsured with the London and Lancashire Fire.

## THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—A. A. LABRECQUE.

Secretary—J. B. LAFLEUR

Chief Agent—ALPHONSE ROBILLARD.

Principal Office—59 St. James St., Montreal.

(Incorporated in 1859 under the name of "The Mutual Fire Insurance Company of the City of Montreal" under the authority of "An Act to amend the Act authorizing the establishment of mutual fire insurance companies in Lower Canada," being chapter 59 of the statutes of the Province of Canada of 1859; corporate existence continued with the addition of certain powers by chapter 62 of the Statutes of 1881. Incorporated in 1903 by an Act of the Parliament of the Dominion of Canada, 3 Edward VII., Cap. 158 and name changed to the "Montreal-Canada Fire Insurance Company." Previous to February 16, 1904, the date of issue of its Dominion license, the Company's business was confined to the Province of Quebec.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	157,960 00
Amount paid up in cash.....	39,472 50

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Value of real estate owned by the company, viz: Building No. 9 and  
11 St. Lambert Hill, \$14,000 and 2 lots of land at Lachine, \$423.43 \$ 14,423 43

Debentures owned by the company, viz:—

	Par value.
Ste. Thérèse.....	\$ 20,000 00
Berthierville.....	2,000 00
*St. Henri.....	10,000 00
*Côte St. Paul.....	50,000 00
Joliette.....	31,000 00
Ste. Elizabeth.....	6,000 00
Levis.....	35,300 00
St. Louis.....	40,000 00

Carried out at par value.....	198,300 00
Loan on security of bonds as collateral, viz:—Vaudreuil bonds, par value, \$21,000; market value, \$20,580; amount loaned.....	20,000 00
Cash on hand at head office.....	3,878 07

Cash in banks, viz:—

Provincial Bank.....	\$ 2,690 44
National.....	8,376 15
Hochelaga.....	73,014 82

Total..... 84,081 41

\*In deposit with Receiver General.

## SESSIONAL PAPER No. 8

MONTREAL-CANADA—*Continued.*ASSETS—*Concluded.*

Interest accrued and unpaid on bonds.....	\$	1,142	01
Interest accrued and unpaid on loans.....		145	21
Agents' balances.....		49,326	32
Office furniture.....		3,454	21
Goad's plans.....		11,927	55
Rent accrued.....		75	00
Premium notes on hand on which policies are issued.....		63,628	23
Gross assets.....	\$	450,381	44
Deduction of premium notes not usually collected and which are contingent assets available if required for payment of losses.....		63,628	23
Balance, net assets.....	\$	386,753	21

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire losses due and yet unpaid.....	\$	7,411	21
" " claimed but not adjusted.....		1,815	86
Total net amount of unsettled claims for fire losses in Canada.....	\$	9,227	07
Reserve of unearned premiums for all outstanding risks in Canada (based upon the cash premiums only).....		187,635	48
Commission on agents' balances and uncollected premiums.....		10,858	76
Sinking funds on debentures.....		2,682	38
Due for rent.....		454	67
Total liabilities in Canada.....	\$	210,858	36

(2) *Liabilities in other Countries.*

Net amount of losses due and yet unpaid.....	\$	4,626	32
Net amount of losses claimed but not adjusted.....		1,543	17
Total net amount of unsettled claims for fire losses in other countries.....	\$	6,169	49
Reserve of unearned premiums for all outstanding risks in other countries.....		18,340	34
Commission on uncollected premiums.....		124	23
Total liabilities in other countries.....	\$	24,634	06
Total liabilities in all countries except capital stock.....	\$	235,492	42
Surplus on policy-holders' account.....	\$	151,260	79
Capital stock paid up, \$39,472.50.			

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 328,221 19	\$ 54,554 77
Deduct reinsurance, rebate, abatement and return premiums.....	97,195 96	15,078 77
Net cash received during the year for premiums.....	\$ 231,025 23	\$ 39,476 00
Total net cash received for fire premiums in all countries.....	\$	270,501 23



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MONTREAL-CANADA—*Continued.*INCOME—*Concluded.*

Received for interest on bonds, &c. ....	\$	10,206	27
Received for rents. ....		900	00
All other income—profit and loss. ....		306	97
Total. ....	\$	281,914	47
Received for calls on capital. ....		23,676	50
Total income. ....	\$	305,590	97

## EXPENDITURE.

	In Canada	In other Countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$8,746.93) . . . . .	\$ 5,934 72	\$ 1,748 24
Deduct amount received for reinsurances from other companies. ....	1,005 37	.....
Net amount paid during the year for said losses. ....	\$ 4,929 35	\$ 1,748 24
Amount paid for losses occurring during the term. ....	\$ 136,003 32	\$ 35,493 72
Deduct amount received for reinsurance. ....	24,885 26	386 63
Net amount paid during the year for said losses. ....	\$ 111,123 06	\$ 35,107 09
Total net amount paid during the year for fire losses. ....	\$ 116,052 41	\$ 36,855 33
Total net amount paid during the term for fire losses in all countries. . . . .		\$ 152,907 74
Commission or brokerage. ....		44,971 92
Salaries, fees and other charges of officials . . . . .		22,438 03
Taxes. ....		2,631 33
All other expenditure, viz.:—General expenses, \$2,892.60; legal fees, \$216.74; rent and lighting, \$2,728; telephones, \$115; office supplies, \$775.06; advertising, \$291; printing, \$1,463.68; stamps, \$605.52; adjustment, \$2,980.17; inspection, \$1,151.03; collection and exchange, \$275.25; assessment, expropriation and repairs, \$204.59; fire commissioners, \$171.71; Goad's plans, \$5,222.45; office furniture, \$729.02. ....		19,821 82
Total expenditure. ....		\$ 242,770 84

## CASH ACCOUNT.

1904.	1905.
Dec. 31. To Balance in hand and in banks at this date. ....	Dec. 31. By Expenditure as above . . . . .
\$ 44,646 88	\$ 242,770 84
	Loans on collateral. ....
1905.	Balance in hand and in banks at this date. . . . .
Dec. 31. To Income as above. ....	87,959 48
Received on account of sinking fund from investments. ....	
492 47	
\$ 350,730 32	\$ 350,730 32

SESSIONAL PAPER No. 8

MONTREAL-CANADA—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at Dec. 31, 1905.....	21,576,050	275,618 76	2,262,683	49,745 65	23,838,733	325,364 41
Taken during the year.....	23,825,408	344,323 55	2,349,922	45,175 22	26,175,330	389,498 77
Total.....	45,401,458	619,942 31	4,612,605	94,920 87	50,014,063	714,863 18
Deduct terminated..	15,256,527	215,422 33	2,804,054	57,353 35	18,060,581	272,775 68
Gross in force at end of year....	30,144,931	404,519 98	1,808,551	37,567 52	31,953,482	442,087 50
Deduct reinsured.....	3,430,634	45,825 06	58,000	905 56	3,488,634	46,730 62
Net in force at Dec. 31, 1905....	26,714,297	358,694 92	1,750,551	36,661 96	28,464,848	395,356 88

Total number of policies in force (Canadian, 30,927; foreign,

969)..... 31,896

Total net amount in force..... \$28,464,848 00

Total premiums thereon ..... 395,356 88

5-6 EDWARD VII., A. 1906

## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—CHARLES J. CATER SCOTT. | Manager—PHILIP R. D. MACLACLAN  
 Manager in Canada—RANDALL DAVIDSON.  
 Principal Office—Edinburgh. | Head Office in Canada—Montreal  
 (Established, 1809. Commenced business in Canada, 1862.)

## CAPITAL.

Amount of joint stock capital authorized, £3,000,000. ....	\$14,600,000 00
Amount subscribed for, £2,750,000.....	13,383,333 33
Amount paid up in cash, £687,500.....	<u>3,345,333 33</u>

## ASSETS IN CANADA.

Real estate in Canada, held by the company, viz. :—

Five-story building, situated N.W. corner St. François Xavier and Hospital streets, Montreal, occupied by the company and tenants as offices.....	\$ 114,000 00
Four-story building, 26 Wellington street, Toronto, occupied by the company and tenants as offices.....	33,200 00
	<u>\$ 147,200 00</u>
Loans secured by bonds or mortgages constituting a first lean upon real estate.....	2,443,966 32
Amounts of loans secured by debentures of the London and Canadian Loan and Agency Company.....	87,600 00

Stocks and bonds, viz. :—

<i>Deposited with Receiver General :—</i>	<i>Par value.</i>
Montreal Harbour bonds.....	\$ 124,000 00
Montreal Corporation stock.....	14,000 00
County of Middlesex bonds.....	60,000 00
Town of Owen Sound bonds.....	95,000 00
Town of St. Henri bonds.....	200,000 00
Province of New Brunswick bonds.....	25,000 00
Province of Manitoba bonds.....	31,146 67
Township of York bonds.....	19,000 00
County of Carleton bonds.....	10,000 00
Town of Welland bonds.....	32,000 00
City of Brantford bonds.....	20,000 00
City of Belleville bonds.....	50,000 00
Queensland bonds.....	97,333 33
Town of Goderich bonds.....	65,000 00
City of London bonds.....	25,000 00
Côte St. Antoine bonds.....	100,000 00
City of Halifax bonds.....	44,000 00
Town of Longueuil bonds.....	25,000 00
City of Nelson, B.C., bonds.....	25,000 00
Total deposited with Receiver General. ....	<u>\$ 1,061,480 00</u>

## SESSIONAL PAPER No. 8

NORTH BRITISH AND MERCANTILE—*Continued.*Stocks and Bonds—*Continued.*

<i>Other Investments entirely in control of the company:—</i>		Par value
City of Halifax stock. . . . .	\$	15,000 00
Town of Lindsay bonds. . . . .		69,000 00
Town of Windsor bonds. . . . .		20,000 00
Town of Acton, P.Q., bonds. . . . .		19,000 00
City of Belleville bonds. . . . .		15,000 00
Town of Brockville Waterworks bonds. . . . .		16,000 00
Town of Brockville Local Improvement bonds. . . . .		8,021 95
City of Brantford bonds. . . . .		50,000 00
Town of Cobourg bonds. . . . .		3,500 00
Town of Cornwall bonds. . . . .		21,751 42
Town of Chatham bonds. . . . .		6,000 00
Canada Permanent and Western Canada Mtge. Corp'n. bonds		25,000 00
City of Hamilton bonds. . . . .		23,239 00
City of Hamilton R.C. Separate School bonds. . . . .		16,000 00
City of Hamilton R.C. School bonds. . . . .		4,552 47
Village of Kingsville bonds. . . . .		14,143 92
Town of Kincardine bonds. . . . .		3,051 70
City of London bonds. . . . .		20,000 00
Town of Lachine bonds. . . . .		35,000 00
Lachine Dissident School bonds. . . . .		6,082 98
Town of Leamington bonds. . . . .		3,097 55
City of Montreal stock. . . . .		34,700 00
Montreal Board of Trade. . . . .		5,000 00
Montreal Protestant School bonds. . . . .		58,000 00
Montreal R.C. School bonds. . . . .		55,000 00
Montreal Cotton Co. bonds. . . . .		50,000 00
Montreal Light, Heat & Power Co. bonds. . . . .		25,000 00
Merchants Cotton Co. bonds. . . . .		25,000 00
City of New Westminster bonds. . . . .		65,100 00
City of Nelson, B.C., bonds. . . . .		26,000 00
Norfolk & Western Pocahontas Coal Lands Purchase Money		
First Mortgage bonds. . . . .		25,000 00
City of Ottawa bonds. . . . .		50,000 00
Town of Parkdale bonds. . . . .		27,860 00
Town of Petrolia bonds. . . . .		4,592 18
Town of Picton bonds. . . . .		5,121 66
Prince Edward Island bonds. . . . .		25,000 00
Province of Quebec bonds. . . . .		51,000 00
Township of Richmond, B.C., bonds. . . . .		50,000 00
City of St. Catharines bonds. . . . .		15,000 00
St. Cunegonde of Montreal City Water & Power Co. bonds.		75,000 00
St. Louis Iron Mountain & Southern Railway Co., Unifying		
and Refunding 4 per cent Gold bonds. . . . .		25,000 00
St. James Cathedral debentures. . . . .		52,107 26
City of Three Rivers bonds. . . . .		43,000 00
Town of Trenton bonds. . . . .		30,000 00
Toronto Railway Company bonds. . . . .		25,000 00
Toronto Mortgage Co. bonds. . . . .		50,000 00
City of Victoria, B.C., bonds. . . . .		126,000 00
Town of Salaberry of Valleyfield, P.Q., bonds. . . . .		33,000 00
Town of Woodstock bonds. . . . .		25,000 00
Town of Windsor bonds. . . . .		12,472 00
City of Winnipeg Local Improvement bonds. . . . .		5,730 00
Town of Wallaceburg bonds. . . . .		13,166 99
West Toronto Junction bonds. . . . .		31,300 00
Windsor Hotel bonds. . . . .		50,000 00
Winnipeg Electric Street Railway bonds. . . . .		50,000 00
Wabash R.R. Co., Second Mortgage bonds. . . . .		25,000 00
Total in control of the company. . . . .	\$	1,662,591 08

Total stocks and bonds, par value . . . . .	\$	2,724,071 08
Cash in Bank of Montreal, Montreal . . . . .		238,656 50
Interest accrued . . . . .		65,320 67
Balance due by agents in Canada. . . . .		69,817 09
Office furniture and supplies in Montreal, Toronto, St. John, N.B. . . . .		5,000 00

Total assets in Canada . . . . . \$ 5,781,631 66

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NORTH BRITISH AND MERCANTILE—*Continued.*

## LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted.....	\$	18,398 00
"                    "                    "                    resisted, in suit (accrued in 1903).....		2,000 00
"                    "                    "                    not in suit (accrued in 1904).....		2,000 00
Total net amount of unsettled claims for fire losses in Canada.....	\$	22,398 00
Reserve of unearned premiums for all outstanding fire risks in Canada.....		497,185 35
Reinsurance fund, under the life insurance branch.....		510,000 00
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....		4,258 20
Total liabilities in Canada.....	\$	1,033,841 55

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$	778,619 70
Deduct reinsurance, &c.....		97,902 83
Net cash received for fire premiums.....	\$	680,716 87
Received for interest on bonds, stocks, mortgages, &c.....		219,211 05
Received for interest on bank deposits, &c.....		2,759 53
Rents.....		5,263 09
Total income in Canada.....	\$	907,950 54

## EXPENDITURE IN CANADA.

Net amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$25,762).....	\$	21,634 65
Paid for fire losses occurring during the year.....	\$	264,537 45
Less reinsurance.....		3,732 86
Net amount paid for said losses.....	\$	260,804 59
Total net amount paid during the year for fire losses in Canada.....	\$	282,439 24
Commission or brokerage.....		114,368 99
Salaries, fees and all other charges of officials in Canada.....		27,275 92
Taxes in Canada.....		7,876 42
All other expenses in Canada, viz.:—Advertising, newspaper and directories, \$617.95; bookbinding, printing, stationery and office supplies, \$4,482.25; heating, lighting and water, \$582.93; Underwriters' Association, \$6,602.71; travelling expenses, \$3,391.33; office furniture and expenses, \$113; insurance superintendence, \$291.67; postage, express, bank charges and telegrams, \$3,114.12; plans, \$2,184.40; freight and duty, \$80.27; telephone and tolls, \$417.28; fire marshal's salary, \$34.38; miscellaneous, \$314.30; fire commissioner's salary, \$194 50; Dominion Burglary Guarantee Protection, \$167; calendars, \$1,796.85; retiring allowance, \$1,000; rents, \$6,111.05; auditors' and legal fees, \$284; mercantile agency, \$210; total, \$31,989.99; less proportion of expenses chargeable to life branch, \$1,500.....		30,489 99
Total cash expenditure in Canada.....	\$	462,450 56

SESSIONAL PAPER No. 8

NORTH BRITISH AND MERCANTILE—*Continued.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	37,419	\$ 68,050,285	\$ 949,011 78
Taken during the year—new and renewed. ....	23,634	51,570,724	779,483 14
Total.....	61,053	\$ 119,621,009	\$ 1,728,494 92
Deduct terminated.....	22,813	48,581,184	735,856 17
Gross in force at end of year.....	38,240	\$ 71,039,825	\$ 992,638 75
Deduct reinsurance.....		2,050,270	25,402 05
Net amount in force at December 31, 1905 .....	38,240	\$ 68,989,555	\$ 967,236 70
Total number of policies in force at date in Canada .....	38,240		
Total net amount in force.....			\$ 68,989,555 00
Total premiums thereon.....			967,236 70

## NORTH BRITISH AND MERCANTILE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## FIRE REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
Reserve at 31st December, 1904.....	£1,550,000	0	0	970,997	16	5
Premium reserve at 31st December, 1904.....	775,334	10	5	322,479	12	11
Premiums received in 1905, less reinsurance.....	1,940,195	8	4	*322,254	0	3
				776,078	3	4
				1,550,000	0	0
				323,720	5	10
	£4,265,529	18	9	£4,265,529	18	9

## \*Details of expenses of management:—

	£	s.	d.
Salaries at home and abroad, including directors' fees.....	219,025	10	4
Foreign and colonial government taxes and licences, rents and sundry office expenses.....	70,227	16	11
Agents' charges and travelling expenses.....	30,192	0	3
Books, advertising, postages, telegrams, &c.....	34,285	11	11
Retiring allowances.....	8,591	5	7
Law expenses.....	2,536	9	4
Salvage corps, &c.....	8,946	6	0
	£373,805	0	4
Deduct—Applicable to the life department.....	51,551	0	1
	£322,254	0	3

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance from 1904.....	651,923	8	1	189,750	0	0
Profit of year 1905.....	323,720	5	10	1,000	0	0
Interest and dividends, less income tax.....	120,732	16	4	1,199	18	5
Transfer fees.....	116	15	0	9,354	9	0
Shareholders' life and annuity profit account.....	24,750	0	0	919,938	17	10
				£1,121,243	5	3
	£1,121,243	5	3			

Dividend and bonus to shareholders for 1904 paid in May and November, 1905.  
Superannuation fund.  
Irrecoverable balances.  
Income tax.  
Balance at 31st December, 1905

GENERAL BALANCE SHEET, DECEMBER 31, 1905.

LIABILITIES.

CAPITAL.—	
Subscribed—110,000 shares of £25 each....	£ 2,750,000
Called up—£6 5s. per share.....	
Profit and loss.....	
Dividends unclaimed.....	
Superannuation fund.....	
Shareholders' life and annuity profit account.....	

FIRE DEPARTMENT.

Premium reserve.....	£ 776,078	3	4
General reserve.....	1,550,000	0	0
Outstanding liabilities.....	£2,326,078	3	4
	338,245	9	9
Outstanding losses.....	£150,574	15	4
Bills payable.....	4,129	3	0
Reinsurance premiums ..	157,971	19	6
Sundry outstanding bal- ances.....	25,569	11	11
	£338,245	9	9

LIFE DEPARTMENT.

Life Branch.

Life fund.....	10,697,341	9	7
Outstanding liabilities.....	262,868	12	6

Annuity Branch.

Annuity fund.....	£3,065,556	18	10
Outstanding liabilities.....	73,494	6	8

ASSETS.

British government securities.....			
Colonial government securities.....			
Guaranteed and other Indian railway stock.....			
Foreign government and state securities.....			
British municipal securities.....			
Colonial municipal securities.....			
Foreign municipal securities.....			
Railway and other debentures and debenture stocks.....			
Railway and other preference and ordinary stocks and shares.....			
Foreign railway bonds.....			
Foreign railway preference and ordinary stocks and shares..			
Few duties and feuing ground.....			
Premises in Edinburgh, London, &c., partly occupied as offices of company, and partly let.....			
Salvage corps premises.....			
Bills receivable.....			
Short loans on security.....			
Agents' balances.....			
Outstanding premiums.....			
Outstanding interest.....			
Cash in hand and on current account abroad.....			
Cash on deposit abroad.....			
Cash in hand and on current account at home.....			
Due by life branch.....			
Due by annuity branch.....			

£4,519,078 10 2

LIFE DEPARTMENT.

Life Branch.

Assets of Life Branch per separate balance sheet.....	10,960,210	2	1
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Annuity Branch.

Assets of Annuity Branch per separate balance sheet.....	3,139,051	5	6
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£	s.	d.
693,357	10	10
104,352	3	4
160,702	0	10
348,736	5	5
14,793	16	0
114,101	13	5
345,156	8	2
133,882	14	6
182,185	11	9
757,036	11	2
160,375	11	1
7,273	15	4
674,503	4	10
14,502	2	2
25,476	17	0
50,000	0	0
333,305	14	10
68,015	6	0
14,404	4	9
148,373	15	6
36,890	1	9
31,198	0	7
70,919	0	11
29,556	0	0

£4,519,078 10 2



## THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—HENRY COSMO O. BONSOR. | General Manager—H. E. WILSON.

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. | Manager for Canada—ROBERT W. TYRE

(Established, June 2, 1836. Commenced business in Canada, 1867.)

## CAPITAL.

Amount of joint stock capital authorized and sub-		
scribed for .....	£ 3,000,000	\$ 14,600,000 00
Amount paid in cash.....	300,000	1,460,000 00

## ASSETS IN CANADA.

Bonds in deposit with Receiver General:—

	Par value.
British Columbia bonds .....	\$ 132,860 00
City of Toronto bonds. ....	212,187 00
Total par value.....	\$ 345,047 00

Carried out at par value.....	\$ 345,047 00
Cash in hand .....	9,984 61
Cash with Canadian Fire Underwriters' Association.....	250 00

Cash in banks, viz.:—

Bank of Montreal, Montreal .....	\$ 6,414 76
" British North America, Victoria .....	1,450 60
" " " Montreal.....	4,697 11

Total .....	12,562 47
Cash in hands of agents in Canada .....	34,724 97
Insurance, maps and plans .....	4,000 00
Office fixtures and furniture .....	2,500 00

Total assets in Canada ..... \$ 409,069 05

## LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted .....	\$ 27,117 60
Total net amount of unsettled claims for losses in Canada .....	\$ 27,117 60
Reserve of unearned premiums for all outstanding fire risks in Canada.....	328,352 96
Total liabilities in Canada .....	\$ 355,470 56

## SESSIONAL PAPER No. 8

## NORTHERN—Continued.

## INCOME IN CANADA.

Gross cash received for fire premiums .....	\$ 528,163 26	
Deduct reinsurance, rebate, abatement and return premiums .....	57,759 07	
Net cash received for fire premiums .....	\$	470,404 19
*Interest and dividends on stocks and bonds .....		16,828 93
Interest on bank deposit .....		86 76
Total cash income in Canada .....	\$	487,319 88

## EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$17,257.10).....	\$ 18,591 67	
Paid for fire losses occurring during the year.....	\$ 200,561 92	
Deduct reinsurances. ....	63 95	
Net amount paid for said losses.....	\$ 200,497 97	
Total net amount paid during the year for fire losses in Canada .....	\$	219,089 64
Commission or brokerage in Canada .....		82,244 08
Salaries, fees and all other charges of officials .....		16,834 16
Taxes in Canada .....		5,967 88
Miscellaneous payments, viz.:—Maps and plans, \$1,186.16; postage, telegrams and express, \$2,705.27; underwriters' associations, \$4,903.62; rents, \$2,246.68; stationery and printing, \$3,272.17; travelling expenses, \$2,073.85; advertising, \$1,930.23; office furniture, \$571.88; legal expenses, \$46; auditors' fees, \$225; exchange, \$375.13; sundry payments, \$658.11; cleaning, heating and lighting, \$516.61; newspapers and books, \$69.75; subscriptions and donations, \$134.50.....		20,914 96
Total expenditure in Canada .....	\$	345,050 72

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement .	25,877	\$ 39,344,159	\$ 588,893 15
Taken during the year—new and renewed. . . .	16,634	32,464,224	526,193 35
Total. ....	42,511	\$ 71,808,383	\$1,115,086 50
Deduct terminated.....	15,512	29,258,385	471,656 47
Gross in force at end of year.....	26,999	\$ 42,549,998	\$ 643,430 03
Deduct reinsured .....		522,055	7,140 81
Net in force at December 31, 1905.....	26,999	\$ 42,027,943	\$ 636,289 22
Total number of policies in force in Canada at date .....	26,999		
Total net amount in force .....		\$	42,027,943 00
Total premiums thereon .....			636,289 22

\* Interest on deposit paid direct to head office, London.

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NORTHERN *Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## FIRE DEPARTMENT.

The premiums received last year amounted to £1,112,591 12s. 7d., showing in comparison with the premiums of the previous year, an increase of £22,339 6s. 6d.

The losses incurred amounted to £533,918 7s. 3d., or 48 per cent. of the premiums. This is the lowest ratio which has been experienced by the company since the year 1878. The general average of the experience of the company from the beginning is now 57.7 per cent., or, including its provision for losses on current risks, exactly 60 per cent.

The expenses of management (including commission to agents and charges of every kind) came to £391,781 0s. 8d., or 35.2 per cent. of the premiums, a ratio of 1.5 in excess of that of the previous year.

The directors have thought it desirable to increase from 45 to 50 per cent. the provision for liability under current policies. After charging the account with £556,295 16s. 3d. to meet this liability and crediting it with £490,613 10s. 8d., the amount charged in 1904, there remains a credit balance of £121,209 19s. 2d., which, as usual, has been transferred to the profit and loss account.

## FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire fund at the beginning of the year	1,100,000	0	0	Losses by fire paid and outstanding (after deduction of re-insurances)	533,918	7	3
Proportion of premiums set aside to meet liability under current policies at 31st December, 1904	490,613	10	9	Commission	178,906	5	6
Premiums received (after deduction of re-insurances)	1,112,591	12	7	Expenses of management	212,874	15	2
				Proportion of premiums set aside to meet liability under current policies, being 45 per cent. of the revenue for 1905	500,606	4	7
				Additional amount to increase reserve to 50 per cent.	55,629	11	8
				Profit transferred to profit and loss account, viz.:	556,295	16	3
				Profit for the year	£ 176,839	10	10
				Less addition to premium reserve (as above)	55,629	11	8
				Amount of fire fund at the end of the year, as per balance-sheet	121,209	19	2
					1,100,000	0	0
					£ 2,703,205	3	4

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance brought forward from last year—				Amount transferred to staff pension fund in terms of resolution of general meeting held 3rd May, 1905	10,000	0	0
General fund	180,983	14	3	Dividend declared May 3, 1905	60,000	0	0
Shareholders' life bonus, instalment, 1905	6,000	0	0	Shareholders' life bonus (1901-5), 5th instalment	6,000	0	0
				Dividend declared October 12, 1905	30,000	0	0
Balance of interest account, after deducting the amounts due to the life and other funds	77,777	18	4	Income tax, after deducting amount applicable to life and other accounts	5,755	11	4
Amount transferred from fire account (see No. 1)	121,209	19	2	Allowances to families of deceased officers	850	0	0
				Company's moiety of assurance premiums of staff	1,175	13	6

## SESSIONAL PAPER No. 8

LIABILITIES.		BALANCE		SHEET.		ASSETS.	
£	s. d.	£	s. d.	£	s. d.	£	s. d.
Shareholders' capital paid up . . . . .	49,133 6 3	300,000 0 0	Mortgages on property within the United Kingdom. . . . .	278,259 5 10	971 18 1		
Fire reserve fund. . . . .	2,076 16 7	1,000,000 0 0	Mortgages on property out of the United Kingdom. . . . .	58,693 13 0	2,015 3 3		
Proportion of fire premiums set aside to meet liability under current policies. . . . .	769 18 0	556,295 16 3	Loans on parochial and other public rates. . . . .	41,219 2 10	209,203 5 7		
Life assurance fund—Participation branch. . . . .	16,649 16 7	3,484,400 9 8	Loans on life interests. . . . .	48,900 0 0			
Life assurance fund—Non-participation branch. . . . .	12,282 17 6	344,467 11 7	Loans on life reversions. . . . .	42,379 0 4			
Endowment and capital redemption fund. . . . .	44,839 13 4	49,767 4 11	Loans on stocks and shares. . . . .	47,500 0 0			
Annuity fund. . . . .	1,486 1 2	729,374 12 6	Loans on company's policies. . . . .	185,748 9 8			
Staff pension fund. . . . .	134,658 12 0	96,120 5 8	Investments—				
Pflichter trust fund. . . . .		8,800 6 5	In British government securities. . . . .	376,009 4 11			
Investment reserve fund. . . . .		73,679 14 1	British municipal securities. . . . .	372,930 19 9			
Balance at the credit of profit and loss account. . . . .		269,203 5 7	Indian and colonial government securities. . . . .	343,442 0 6			
			Indian and colonial provincial securities. . . . .	144,463 18 5			
			Indian and colonial municipal securities. . . . .	313,483 4 10			
			Foreign government securities. . . . .	611,309 19 4			
			Foreign provincial securities. . . . .	557,49 13 11			
			Foreign municipal securities. . . . .	591,100 9 12			
Outstanding claims, life. . . . .	£	£ 7,012,118 6 8	Foreign and other debentures and debenture stocks—				
Unclaimed surrender values, life. . . . .			Railway and other foreign. . . . .	1,068,386 13 1			
Unpaid annuities. . . . .			Railway and other preference and guaranteed stocks—				
Outstanding fire losses. . . . .			Horne and foreign. . . . .	681,756 14 11			
Outstanding charges. . . . .			Horne and other ordinary stocks. . . . .	51,259 0 0			
Bills payable. . . . .			Rent charges. . . . .	10,178 18 7			
Due to other companies and agents. . . . .			House property (company's offices). . . . .	391,941 13 1			
Shareholders' dividends unclaimed. . . . .			House property (mortgages foreclosed). . . . .	108,263 7 0			
Due by general funds to life and staff funds		358,889 12 0	Company's interest in salvage corps' buildings. . . . .	6,993 4 1			
			Freehold ground rents. . . . .	45,944 3 1			
			Reversions. . . . .	416,494 0 0			
			Bills receivable. . . . .	12,982 2 0			
			Due from other companies and agents. . . . .	288,395 10 7			
			Outstanding premiums. . . . .	26,215 9 1			
			Outstanding interest and dividends. . . . .	7,212 14 3			
			Interest accrued, but not payable. . . . .	61,923 3 9			
			Cash in the hands of bankers (on deposit). . . . .	22,941 0 0			
			Cash in the hands of bankers (on current account). . . . .	108,809 3 3			
			Stamps on hand. . . . .	357 4 3			
			Cash in hand. . . . .	2,106 3 2			
			Due by general funds to life and staff funds. . . . .	134,658 12 0			
£ 7,371,007 18 8		£ 7,371,007 18 8					

5-6 EDWARD VII., A. 1906

## THE NORWICH UNION FIRE INSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—Major F. ASTLEY CUBITT, | Secretary—C. A. BATHURST BIGNOLD.  
 Principal Office—Norwich, England.  
 Chief Agent in Canada—Jno. B. LAIDLAW. | Head Office in Canada—Toronto.  
 (Organized and commenced business, 1797. Commenced business in Canada, April, 1880.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for £1,100,000	\$	5,333,333	33
Amount of capital paid up in cash		132,000	642,400 00

## ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz:—

	Par value.
Canada 4 per cent inscribed stock	\$ 97,566 67
" 5 " "	26,766 66
City of Toronto debentures	48,666 67
City of Quebec 3½ per cent stock	38,933 33
City of Montreal permanent debenture stock, 3 per cent.	24,333 33
" " " 3½ " "	24,333 34
Can. Permanent Mortgage Corporation debentures, 4 per cent.	50,000 00
Canadian Northern Railway consolidated debentures, 4 per cent.	58,400 00
Total par value.	\$ 369,000 00

Carried out par value	\$	369,000	00
Cash on hand at head office in Canada.		8,903	07

Cash in banks, viz:—

Bank of Montreal, Toronto (current account)	\$	3,110	68
" " (special " )		65,889	09
" Montreal (current " )		450	00
" " (special " )		3,600	08
Imperial Bank, Toronto ( " " )		40,267	91
" " (current " )		8,676	59

Total		121,994	35
Agents' balances		36,201	41
Goad's plans		5,000	00
Outstanding ledger accounts		40	00

Total assets in Canada	\$	541,138	83
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## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted	\$	27,287	61
Net amount of losses resisted and in suit (since settled)		1,500	00

Total net amount of unsettled claims for fire losses in Canada (\$1,300 of which accrued in previous years)	\$	28,787	61
Reserve of unearned premiums for all outstanding risks in Canada		361,132	35

Total liabilities in Canada	\$	389,919	96
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## SESSIONAL PAPER No. 8

NORWICH UNION—*Concluded.*

## INCOME IN CANADA.

Gross cash received for fire premiums . . . . .	\$ 606,922 47
Deduct reinsurance, rebate, abatement and return premiums . . . . .	71,307 64
Net cash received for premiums . . . . .	\$ 535,614 83
Received for interest on stocks, bonds, bank deposits, &c. . . . .	15,743 43
Endorsement fees . . . . .	201 76
Total income in Canada . . . . .	\$ 551,560 02

## EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were estimated in last statement at \$28,795.43). . . . .	\$ 24,485 56
Amount paid for losses occurring during the year. . . . .	\$ 210,344 99
Less amount received for reinsurance and savings and salvage. . . . .	531 96
Net amount paid during the year for said losses. . . . .	\$ 209,813 03
Total net amount paid during the year for fire losses . . . . .	\$ 234,298 59
Commission or brokerage and bonus on profits in Canada . . . . .	92,136 75
Salaries, fees and other charges of officials . . . . .	36,518 78
Taxes in Canada . . . . .	5,966 97
Miscellaneous payments, viz.:—Stationery, \$6,438 86; postage, \$3.135; advertising, \$3,659.82; travelling expenses, \$3,638.05; Goad's plans, \$1,282.17; sundry charges, \$5,028.17; board expenses, \$5,079.85; office furniture, \$1,137.50; rent, \$2,183.34; remittance charges, \$188.25; express, \$414.28; telegrams and telephones, \$811. . . . .	32,996 29
Total cash expenditure in Canada . . . . .	\$ 401,917 38

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement. . . . .	30,590	\$ 40,917,496	\$ 640,904 84
Policies taken during the year—new and renewed . . . . .	23,141	37,211,629	612,497 23
Total . . . . .	53,731	\$ 78,129,125	\$1,253,402 07
Deduct terminated (including renewed). . . . .	19,867	32,245,871	544,763 63
Gross in force at end of year. . . . .	33,864	\$ 45,883,254	\$ 708,638 44
Deduct reinsured. . . . .		655,369	10,597 51
Net in force at December 31, 1905 . . . . .	33,864	\$ 45,227,885	\$ 698,040 93
Total number of policies in force in Canada at date. . . . .	33,864		
Total net amount in force. . . . .			\$45,227,885 00
Total premiums thereon . . . . .			698,040 93

(For General Business Statement, see Appendix.)

## THE NOVA SCOTIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOHN Y. PAYZANT.

Secretary and Chief Agent—

JOHN R. MACLEOD.

Principal Office—Halifax.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia; assented to March 27, 1902; amended by Chapter 123 of the (Nova Scotia) Acts of 1905. Dominion license issued August 3, 1905.)

## CAPITAL.

Amount of joint stock capital authorized .....	\$ 500,000 00
Amount subscribed for .....	421,850 00
Amount paid up in cash .....	<u>100,800 00</u>

(For List of Shareholders, see Appendix.)

## ASSETS.

Stocks and bonds, viz. :—

<i>On deposit with the Receiver General.</i>	Par value.	Market value.
Town of North Sydney bonds.....	\$ 5,000 00	\$ 4,750 00
City of Halifax bonds.....	5,000 00	5,075 00
Town of Amherst bonds.....	13,000 00	13,000 00
Halifax School bonds.....	2,000 00	2,000 00
Town of Truro bonds.....	5,000 00	5,050 00
Municipality of Lunenburg bonds.....	2,000 00	2,000 00
Town of New Glasgow bonds.....	5,000 00	5,250 00
Municipality of Antigonish bonds.....	15,000 00	16,275 00
Total on deposit with the Receiver General	\$ 52,000 00	\$ 53,400 00

*In possession of the Company.*

Union Bank of Halifax stock .....	10,000 00	15,300 00
Acadia Loan Corporation debentures.....	20,000 00	20,000 00
Nova Scotia Savings L. & B. Society debentures	20,000 00	20,000 00
Eastern Canada Savings and Loan Co. "	20,000 00	20,000 00

Total par and market values.....	<u>\$122,000 00</u>	<u>\$128,700 00</u>
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Carried out at market value.....	\$ 128,700 00
Cash at head office.....	877 10
Cash in Bank of Nova Scotia.....	1,146 03
Interest accrued and unpaid on stocks and bonds .....	3,307 20
Agents' balances.....	3,787 19
Amount due company for reinsured claim.....	2,500 00
Office furniture.....	<u>1,800 00</u>

Total assets.....	<u>\$ 142,117 52</u>
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## SESSIONAL PAPER No. 8

THE NOVA SCOTIA FIRE—*Continued.*

## LIABILITIES.

Net amount of losses due and yet unpaid.....	\$ 1,500 00	
" " reported or supposed, but not claimed.....	60 00	
Total net amount of unsettled claims for fire losses.....	\$	1,560 00
Reserve of unearned premiums for all outstanding risks.....		22,922 43
Dividends declared but not yet due.....		3,780 00
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....		163 15
Due for reinsurance.....		891 48
Amount of other claims—commissions due agents and accounts over paid.....		327 33
Total liabilities in Canada, except capital stock....	\$	29,644 39
Surplus on policy-holders' account.....	\$	112,473 13
Capital stock paid up, \$100,800.		

## INCOME.

Gross cash received for premiums.....	\$ 48,291 68	
Deduct reinsurance, rebate, abatement and return premiums.....	15,434 42	
Total net cash received for premiums.....	\$	32,857 26
Received for interest and dividends on stocks, bonds, &c.....		4,840 59
Total income.....	\$	37,697 85

## EXPENDITURE.

Amount paid for fire losses occurring during the year.....	\$ 8,423 12	
Deduct reinsurance.....	425 00	
Net amount paid during the year for said losses.....	\$	7,998 12
Dividends paid during the year.....		5,040 00
Paid or allowed for commission and brokerage.....		1,601 22
Paid for salaries, fees and all other charges of officials.....		3,264 94
Paid for taxes.....		541 02
All other payments, viz.:—Stationery and calendars, \$454.54; office and postal box rent, \$399; inspection and travelling expenses, \$353.61; printing and advertising, \$318.42; postage and expressage, \$278.72; heat and light, \$93.08; rewards and gratuities, \$63; discounts, \$46.45; legal advice, \$28; office furniture and Goad's plans, \$819.42; sundries, \$643.15..		3,497 39
Total expenditure.....	\$	21,942 69

## CASH ACCOUNT.

1904.	DR.	1905.	CR.
Dec. 31 To Balance in hand and in banks as at this date ...	\$ 9,542 97	Dec. 31 By Expenditure as above....	\$ 21,942 69
1905.		Investments.....	23,275 00
Dec. 31 Income as above.....	37,697 85	Balance in hand and in banks at this date.....	2,023 13
	<u>\$ 47,240 82</u>		<u>\$ 47,240 82</u>



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THE NOVA SCOTIA FIRE.—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks and Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at Dec. 31, 1904.. .. .			
Taken during the year—new and renewed.....		\$ 3,156,007	\$ 23,430 90
Total.....			
Deduct terminated .....			
Gross in force at end of year.....	2,805	\$ 3,668,069	\$ 52,385 97
Deduct reinsured.....		770,396	11,025 64
Net in force at Dec. 31, 1905.....	2,805	\$ 2,897,763	\$ 41,360 33

SESSIONAL PAPER No. 8

## THE OTTAWA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—CHARLES MAGEE.

| Manager and Chief Agent—C. E. CORBOLD

Principal Office—Ottawa, Canada.

(Incorporated by letters patent, Ontario, bearing date September 30, 1899 ; incorporated July 18, 1904, by an Act of the Parliament of Canada, 4 Edward VII., cap. 110 ; commenced business in Ontario, November 1, 1899 ; Dominion license issued, February 23, 1900.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	250,000 00
Amount paid up in cash.....	100,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate (less encumbrances) held by the company.....	\$ 35,000 00
Stocks and bonds owned by the company, viz:—	

	Par value.	Value in account.
St. George's Church 4 per cent debentures.....	\$ 14,000 00	\$ 14,000 00
*Ottawa City 3½ per cent debentures.....	56,000 00	56,000 00
Commercial Cable Company 4 per cent bonds.....	10,000 00	10,050 00
Belleville City 4 per cent debentures.....	10,000 00	10,162 50
Canada 3½ per cent. inscribed stock.....	10,000 00	10,106 00
Metropolitan Street Ry., New York, 4 per cent bonds.	10,000 00	9,750 00
Toronto Electric Light Co. 4½ per cent bonds.....	10,000 00	10,000 00
Detroit and Flint Ry. 5 per cent bonds.....	10,000 00	10,000 00
Town of Sydney 4 per cent bonds.....	10,000 00	9,575 00
City of Winnipeg School 4 per cent debentures.....	10,000 00	9,975 00
City of Vancouver 4 per cent debentures.....	5,000 00	4,866 50
City of Victoria 4 per cent debentures.....	5,000 00	4,949 00
Montreal Light, Heat and Power Co. 5 per cent bonds	5,000 00	5,250 00
City of Calgary 4 per cent debentures.....	5,000 00	4,786 00
Town of Glace Bay 4 per cent. debentures .....	6,000 00	5,938 60

Total par and account values.....	\$ 176,000 00	\$ 175,438 60
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Carried out at account value.....	175,438 60
Cash at head office.....	37 52
Cash in banks, viz:—	

Bank of Ottawa.....	\$ 22,074 04
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Total.....	22,074 04
Interest accrued and unpaid on stocks and bonds, not included in account value .....	1,347 00
Agents' balances.....	15,344 15
Office furniture and plans, net.....	7,207 87
Rents due and accrued.....	377 27
Due from other companies for reinsurance .....	3,614 00

Total assets.....	\$ 260,440 45
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\*On deposit with the Receiver General.

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OTTAWA FIRE—*Continued.*

## LIABILITIES.

*(1) Liabilities in Canada.*

Net amount of losses claimed but not adjusted.....	\$	16,650	05
" " reported or supposed, but not claimed.....		152	76
" " resisted, in suit (accrued in previous year).....		2,000	00
" " not in suit.....		100	00
Total net amount of unsettled claims in Canada.....	\$	18,902	81
Reserve of unearned premiums for fire risks in Canada.....		119,217	32
Due to other companies for reinsurance.....		5,160	43
Office rent accrued due.....		133	33
Total liabilities in Canada, except capital stock.....	\$	143,413	89

*(2) Liabilities in other countries.*

Net amount of losses resisted, in suit.....	\$	1,500	00
Total net amount of unsettled claims in other countries.....	\$	1,500	00
Reserve of unearned premiums for fire risks in other countries.....		1,931	14
Total liabilities in other countries.....	\$	3,431	14
Total liabilities in all countries, except capital stock.....	\$	146,845	03
Surplus on policy-holders' account.....	\$	113,595	42
Capital stock paid up, \$100,000.			

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 249,869 26	\$ 4,703 93
Deduct reinsurance, rebate, abatement and return premiums.....	74,630 58	1,040 80
Net cash received for premiums.....	\$ 175,238 68	\$ 3,663 13
Net cash received for premiums in all countries.....		\$ 178,901 81
Income received for interest and dividends on stocks, bonds, &c.....		6,447 14
Total.....		\$ 185,348 95

## EXPENDITURE.

	In Canada.	In other Countries.
Net amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$7,586.31).....	\$ 2,075 51	\$ 758 55
Deduct savings and salvage and reinsurance.....	110 70	
Net amount paid for said losses.....	\$ 1,964 81	\$ 758 55
Amount paid for losses occurring during the year.....	\$ 120,831 44	\$ 5,214 85
Deduct savings and salvage and reinsurance.....	36,058 52	4,162 81
Net amount paid during the year for said losses.....	\$ 84,772 92	\$ 1,052 04
Total net amount paid during the year for fire losses.....	\$ 86,737 73	\$ 1,810 59

## SESSIONAL PAPER No. 8

OTTAWA FIRE—*Concluded.*EXPENDITURE—*Concluded.*

Total net amount paid during the year for fire losses in all countries..	\$	88,548	32
Commission or brokerage.....		36,307	16
Salaries, fees, &c.....		12,646	82
Taxes.....		4,048	39
All other payments, viz.:—Goad's plans and office furniture, \$1,118.75; legal expenses, \$785.40; postage, telegrams and exchange, \$2,016.12; travelling expenses, \$1,300; general expenses, \$2,- 033.26; stationery, \$1,732.55; rents, \$800; advertising, \$1,446.46		11,232	54
Total expenditure.....	\$	152,783	23

## CASH ACCOUNT.

1904.	Dr.	1905.	Cr.
Dec. 31. To balance in hand and in banks as at this date.....	\$ 15,469 44	Dec. 31. By Expenditure as above.....	\$ 152,783 23
1905.		Investments.....	20,923 60
Dec. 31. Income as above.....	185,348 95	Reduction of mortgage on real estate.....	5,000 00
		Balance in hand and in bank at this date.....	22,111 56
	<u>\$200,818 39</u>		<u>\$ 200,818 39</u>

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement...	19,174,294	286,630 73	1,715,995	15,787 75	20,890,289	302,418 48
Taken during the year, new and renewed.....	15,600,830	253,991 40	392,550	4,919 85	15,993,380	258,911 25
Total.....	34,775,124	540,622 13	2,108,545	20,707 60	36,883,669	561,329 73
Deduct terminated..	15,014,859	240,687 08	1,721,595	15,875 12	16,736,454	256,562 20
Gross in force at end of year	19,760,265	299,935 05	386,950	4,832 48	20,147,215	304,767 53
Deduct reinsured.....	3,726,035	55,624 19	70,092	970 20	3,796,127	56,594 39
Net in force at Dec. 31, 1905.....	16,034,230	244,310 86	316,858	3,862 28	16,351,088	248,173 14

Total number of policies in force in Canada at date .....(No return.)

Total net amount in force..... 16,351,088 00

Total premiums thereon..... 248,173 14

## THE PHENIX INSURANCE COMPANY, BROOKLYN, N.Y..

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—GEO. P. SHELTON. | Secretary—CHARLES F. KOSTER

Principal Office—16 Court Street, Brooklyn, N.Y.

Chief Agent in Canada— | Head Office in Canada—Toronto.  
A. M. M. KIRKPATRICK.

(Incorporated, September 10, 1853. Charter renewed, September 9, 1893, for thirty years. Commenced business in Canada, May 1, 1874.)

## CAPITAL.

Amount authorized, subscribed for and paid up in cash ..... \$ 1,000,000 00

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz:—

	Par value.	Market value.
United States 4 per cent registered bonds.....	\$ 100,000 00	\$ 103,000 00
City of Toronto 3½ per cent bonds. ....	55,966 67	54,840 00
Total par and market values . . . . .	<u>\$ 155,966 67</u>	<u>\$ 157,840 00</u>
Carried out at market value. ....		\$ 157,840 00
Cash in hands of agents in Canada . . . . .		33,962 74
Total assets in Canada . . . . .		<u>\$ 191,802 74</u>

## LIABILITIES IN CANADA.

Net amount of losses in Canada due and yet unpaid . . . . .	\$ 20,149 50
Reserve of unearned premiums for all outstanding fire risks in Canada. .	161,381 67
Total liabilities in Canada . . . . .	<u>\$ 181,531 17</u>

## INCOME IN CANADA.

Gross cash received for fire premiums in Canada . . . . .	\$ 326,781 18
Deduct reinsurance, rebate, abatement and return premiums . . . . .	51,782 15
Total net cash received for premiums . . . . .	\$ 274,999 03
Interest on bonds in Canada (paid direct to head office).....	5,405 24
Total cash income in Canada . . . . .	<u>\$ 280,404 27</u>

## SESSIONAL PAPER No. 8

PHENIX OF BROOKLYN—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$1,357.75).....	\$	768	02
Amount paid for losses occurring during the year.....	\$	100,158	45
Deduct savings and salvage and reinsurance.....		3,022	99
Net amount paid during the year for said losses..	\$	97,135	46
Total net amount paid during the year for fire losses in Canada .....	\$	97,903	48
Commission or brokerage and contingent commission on profits.....		60,432	15
Taxes in Canada .....		3,027	42
General expenses:—Postage, \$666.78; telegrams, \$196; express, \$137.06; exchange, \$236.13; duty on supplies, \$167.67; board expenses, \$1,911.07; advertising, \$71.01; printing and stationery, \$366.73; sundries, \$2,006.54.....		5,758	99
Total cash expenditure in Canada .....	\$	167,122	04

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement . . . . .	\$ 16,329,260	\$ 283,352 05
Taken during the year—new and renewed. . . . .	18,441,615	331,461 73
Total . . . . .	\$ 34,770,875	\$ 614,813 78
Deduct terminated . . . . .	16,151,374	295,743 95
Gross in force at end of year. . . . .	\$ 18,619,501	\$ 319,069 83
Deduct reinsured . . . . .	219,807	3,696 38
Net in force at December 31, 1905. . . . .	\$ 18,399,694	\$ 315,373 45
Total number of policies in force in Canada at date . . . . .	(No return.)	
Total net amount in force. . . . .		\$18,399,694 00
Total premiums thereon . . . . .		315,373 45

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## LEDGER ASSETS.

Book value of real estate unencumbered.....	\$	401,404	39
Mortgage loans on real estate .....		46,600	00
Book value of stocks and bonds .....		6,512,169	82
Loans on bonds, stocks and other collaterals .....		61,425	00
Cash on hand and in banks .....		643,752	43
Agents' balances .....		917,666	64
Total ledger assets.....	\$	8,583,018	28

## NON-LEDGER ASSETS.

Interest due and accrued .....		10,524	39
Rents accrued .....		3,362	43
Market value of real estate over book value....		166,595	61
Market value of bonds and stocks over book value .....		95,628	18
Total assets .....	\$	8,859,128	89

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PHENIX OF BROOKLYN—*Concluded.*

## LIABILITIES.

Net amount of unpaid losses and claims .....	\$	398,767	93
Unearned premiums .....		5,212,474	61
Due and accrued for salaries, rent, &c .....		4,332	00
Return premiums and reinsurance premiums .....		6,775	16
Total liabilities except capital stock .....	\$	5,622,349	70
Capital stock paid up in cash .....		1,000,000	00
Surplus beyond liabilities and capital stock .....		2,236,779	19
Total liabilities .....	\$	8,859,128	89

## INCOME.

Net cash received for premiums .....	\$	5,998,424	68
Interest and dividends .....		220,668	27
Rents .....		40,856	71
Profit on sale or maturity of ledger assets .....		54,187	93
Total cash income .....	\$	6,314,137	59

## EXPENDITURE.

Net amount paid for losses .....	\$	2,954,238	54
Dividends to stockholders .....		150,000	00
Commission or brokerage .....		1,177,683	33
Rents .....		50,199	02
Salaries, fees, &c .....		441,819	76
Taxes, licenses and insurance department fees .....		144,220	23
Loss on sale or maturity of ledger assets .....		8,187	50
All other disbursements .....		488,624	96
Total cash expenditure .....	\$	5,414,973	34

## RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount .....	\$	618,246,400	00
Premiums thereon .....		7,362,655	87
Terminated during the year .....		555,521,166	00
Premiums thereon .....		6,715,279	18
Net amount in force, December 31, 1905 .....		847,264,684	00
Premiums thereon .....		10,030,376	55

## SESSIONAL PAPER No. 8

## PHENIX ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—THE RT. HON. LORD AVEBURY, | Manager and Secretary—H. B. GUERNSEY.  
F.R.S., D.C.L., LL.D. |

Principal Office—19 Lombard Street, London, E.C., England.

Chief Agents in Canada—PATERSON & SON. | Head Office in Canada, Montreal.

(Organized, A.D. 1782. Commenced business in Canada, A.D. 1804.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	£ 2,688,800	\$ 13,085,493 33
Amount paid up in cash.....	268,880	<u>1,308,549 33</u>

## ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Canada 3½ per cent stock .....	\$ 70,566 67	\$ 71,272 33	
Canada 3 per cent stock.....	61,614 55	60,382 26	
Canada 4 per cent inscribed stock.....	48,666 67	50,126 67	
British consolidated 2½ per cent stock.....	326,067 00	293,460 30	
City of Montreal 4 per cent bonds.....	6,000 00	6,150 00	
Province of Quebec 3 per cent inscribed stock.....	84,553 33	73,561 40	
City of Winnipeg 4 per cent bonds.....	25,000 00	25,000 00	
Total par and market values.....	<u>\$ 622,468 22</u>	<u>\$ 579,952 96</u>	
Carried out at market value.....		\$ 579,952 96	
Cash in hands of agents in Canada.....		31,193 04	
Interest accrued.....		3,136 72	
Cash in hand at office in Victoria ..	\$ 4,666 92		
" " Vancouver.....	7,995 99		
Total carried out .....		<u>12,662 91</u>	
Total assets in Canada .....		<u>\$ 626,945 63</u>	

## LIABILITIES IN CANADA.

Net amount of fire losses in Canada reported or supposed, but not claimed.\$	22,878 88	
Total net amount of unsettled claims for fire losses in Canada.....\$	22,878 88	
Reserve of unearned premiums for all outstanding fire risks in Canada.....	620,745 62	
Total liabilities in Canada .....	<u>\$ 643,624 50</u>	



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PHOENIX OF LONDON—*Continued.*

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 1,290,754 50
Less reinsurance, rebate, abatement and return premiums.....	365,644 23
Net cash received for fire premiums.....	\$ 925,110 27
Interest on the deposit with Receiver General, paid direct to the head office in London.....	18,193 19
Total income in Canada.....	<u>\$ 943,303 46</u>

## EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$21,379.90).....	\$ 24,994 24
Deduct reinsurance.....	6,852 05
Net amount paid during the year for said losses.....	\$ 18,142 19
Paid for fire losses occurring during the year.....	\$ 322,969 95
Deduct reinsurance, &c.....	21,353 34
Net amount paid during the year for said losses.....	\$ 301,616 61
Total net amount paid during the year for fire losses.....	\$ 319,758 80
Commission or brokerage.....	225,306 22
Taxes in Canada.....	8,759 96
Miscellaneous payments, viz. :—	
Canada sundries.....	\$ 7,945 49
Vancouver, B.C., sundries.....	4,959 50
Victoria, B.C., sundries.....	923 32
	13,828 31
Total cash expenditure in Canada.....	<u>\$ 567,653 29</u>

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	32,392	\$ 74,408,067	\$ 1,149,116 47
Taken during the year—new and renewed.....	21,244	76,292,447	1,311,947 54
Total.....	53,636	\$ 150,700,514	\$ 2,461,064 01
Deduct terminated.....	19,391	61,022,521	1,069,379 86
Gross in force at end of year.....	34,245	\$ 89,677,993	\$ 1,391,684 15
Deduct reinsured.....		14,947,800	231,084 67
Net in force, December 31, 1905.....	34,245	\$ 74,730,193	\$ 1,160,599 48
Total number of policies in force at date.....	34,245		
Total net amount in force.....		\$ 74,730,193 00	
Total premiums thereon.....			<u>1,160,599 48</u>

## SESSIONAL PAPER No. 8

PHOENIX OF LONDON—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

The premiums received during the year, less reinsurances, amount to £1,423,987 7s. 8d.

The losses (paid and outstanding) and expenses amount to £1,180,622 10s. 2d., a decrease of £262,023 14s. 1d.

The result of the year's working, after making provision for unexpired risks, additions to general reserve and investment reserve, including balance brought forward from the last account, and allowing for interim dividend, leaves a balance at the credit of profit and loss of £273,879 0s 10d., out of which the directors propose to declare a final dividend of 23s. per share, to be paid on April 30. This with the interim dividend of 12s. per share paid October 31 last, makes the total of 35s. per share for the year.

The financial position of the company on December 31, 1905, was as under :—

	£	s.	d.
Capital paid up . . . . .	268,880	0	0
Reserve for unexpired risks . . . . .	600,000	0	0
Investment reserve . . . . .	45,034	12	3
General reserve fund . . . . .	750,000	0	0
Balance at credit of profit and loss account . . .	273,879	0	10
	<hr/>		
	£ 1,937,793	13	1
Capital subscribed but not called up . . . . .	2,419,920	0	0
	<hr/>		
	£ 4,357,713	13	1

The reserve for unexpired risks has been increased by the addition of a sum of £20,571 15s. from revenue account, whilst the investment reserve after writing off depreciation in stock exchange and other securities and adding £30,000 from profit and loss is £45,034 12s. 3d. as against £35,415 1s. 3d. at December 31, 1904.

The general reserve is £750,000 as against £648,790 2s. 7d. at December 31, 1904.

## PHOENIX OF LONDON—Continued.

## REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve for unexpired risks from 1904 .....	579,428	5	0	Losses (less reinsurances) paid and outstanding .....	281,915	8	9
Premiums (less reinsurance) .....	1,423,987	7	8	Commissions .....	207,986	0	10
Income from investments (less income tax) .....	53,471	12	7	General expenses .....			
				Reserve for unexpired risks at December 31, 1905 .....			
				Balance carried to profit and loss account .....			
	£ 2,056,887	5	3		£ 2,056,887	5	3

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from last account .....	£ 229,608	13	8	Income tax on profits .....	5,058	2	0
Less final dividend @ 23/- a share on 53,776 shares for 1904 .....	61,842	8	0	Bad debts .....	1,618	8	6
				Interim dividend @ 12/- a share on account of 1905 .....	32,265	12	0
Balance from revenue account .....				Carried to investment reserve .....	30,000	0	0
				Carried to general reserve .....	101,209	17	5
				Balance .....	273,879	0	10
					£ 444,031	0	9

## SESSIONAL PAPER No. 8

PHENIX OF LONDON—*Concluded*

## BALANCE SHEET.

## LIABILITIES

## ASSETS.

	£	s.	d.		£	s.	d.
Capital, £2,088,800; 53,776 shares of £50 each, £5 paid.....				British government securities.....	253,606	17	6
Reserve for unexpired risks.....£ 600,000 0 0				British municipal securities.....	33,060	0	0
General reserve.....750,000 0 0				Colonial government and state securities.....	106,866	17	4
Investment reserve.....45,034 12 3				Colonial municipal securities.....	6,428	17	3
Balance of profit and loss account.....273,879 0 10				United States government and state securities.....	209,154	12	7
	1,668,913	13	1	United States municipal securities.....	141,922	0	4
				Other foreign government and state securities.....	88,250	14	7
Unpaid dividends.....£ 1,937,793 13 1				British and foreign railway bonds and debentures.....	348,418	5	9
Outstanding losses.....357 16 0				British and foreign railway guaranteed and preference			
	153,672	0	0	stocks and shares.....	27,789	2	0
				Debentures and preference shares in industrial and financial			
				companies.....	96,656	10	0
				Mortgages on property in the United Kingdom and abroad ..	62,250	0	0
				The company's offices in London, and other property in			
				London and the provinces, also the company's branch			
				offices at Birmingham, Bristol, Hamburg, Leeds,			
				Liverpool and Manchester.....	367,697	2	2
				The company's share in salvage corps premises.....	17,879	8	11
				Cash at bankers and petty cash in hand.....	66,062	7	11
				Bills receivable.....	15,421	7	6
				Branch and agency balances at home and abroad.....	244,256	13	3
				Interest and dividends due.....	6,132	12	0
					£ 2,091,823	9	1

## THE PHOENIX INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—D. W. C. SKILTON. | Secretary—EDWARD MILLIGAN.  
 Chief Agent in Canada—J. W. TATLEY.  
 Principal Office—Hartford, Conn. | Head Office in Canada—Montreal.  
 (Incorporated, May 31, 1854. Commenced business in Canada, May 20, 1890.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	5,000,000 00
" subscribed for and paid up in cash. ....		<u>2,000,000 00</u>

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz. :—

	Par value.	Market value.
City of Guelph bonds.....	\$ 24,000 00	\$ 26,520 00
" Brantford bonds .....	25,000 00	25,625 00
" Victoria bonds.....	20,000 00	22,950 00
Town of St. Henry bonds.....	75,000 00	80,175 00
Province of New Brunswick bonds.....	5,000 00	5,200 00
Total in deposit with the Receiver General...	\$ 149,000 00	\$ 160,470 00
Imperial bank stock, 275 shares.....	27,500 00	64,900 00
Total par and market values. ....	<u>\$ 176,500 00</u>	<u>\$ 225,370 00</u>

Total carried out at market value. ....	\$	225,370 00
Cash at head office in Canada.....		836 73
Cash in Imperial Bank, Montreal.....		5,751 04
Cash in hands of agents in Canada.....		18,550 60
Interest accrued .....		2,286 64
Maps and plans.....		4,754 50
Office furniture. ....		<u>1,136 94</u>

Total assets in Canada.....	\$	<u>258,686 45</u>
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## LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$	5,346 52
" " claimed but not adjusted.. ..		1,165 00
" " reported or supposed but not claimed...		<u>3,046 95</u>
Total net amount of unsettled claims for fire losses in Canada.....	\$	9,558 47
Reserve of unearned premiums for all outstanding fire risks in Canada.		<u>123,274 08</u>
Total liabilities in Canada .....	\$	<u>132,832 55</u>

## SESSIONAL PAPER No. 8

PHENIX OF HARFORD—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums .....	\$ 234,882 36	
Deduct reinsurance, rebate, abatement and return premiums.....	56,226 46	
Net cash received for premiums.....	\$ 178,655 90	
Received for interest on bonds and stocks in Canada.....	9,349 21	
Received for interest on bank account.....	48 40	
Total income in Canada.,.....	\$ 188,053 51	

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous year (which losses were estimated in last statement at \$6,476.35).....	\$ 6,258 97	
Less savings and salvage.....	54 00	
Net amount paid during the year for said losses.....	\$ 6,204 97	
Amount paid for losses occurring during the year.....	\$ 79,978 07	
Deduct amount received for savings and salvage and reinsurance.....	7,490 39	
Net amount paid during the year for said losses.....	\$ 72,487 68	
Total net amount paid during the year for fire losses in Canada .....	\$ 78,692 65	
Commission or brokerage.....	33,252 70	
Salaries, fees and all other charges of officials in Canada.....	7,868 08	
Taxes in Canada.....	3,707 99	
Miscellaneous payments, viz.:—Travelling expenses, \$884.80; Underwriters' Association, \$2,468.98; postage and telegrams, \$1,226.71; stationery and printing, \$1,374.46; maps and insurance plans, \$425.30; customs and express, \$264.69; rents, \$2,506.04; advertising, \$278.55; exchange, \$251.15; subscriptions, \$158.70; sundries, \$73.49; office furniture, \$226.20.....	10,139 07	
Total expenditure in Canada. ....	\$ 133,660 49	

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	13,700	\$ 16,364,534	\$ 257,468 08
Taken during the year—new and renewed .....	10,145	14,218,012	235,678 47
Total .....	23,845	\$ 30,582,546	\$ 493,146 55
Deduct terminated .....	9,857	13,073,452	222,732 53
Gross in force at end of year. ..	13,988	\$ 17,509,094	\$ 270,414 02
Deduct reinsured .....		1,650,491	28,549 82
Net in force at December 31, 1905.....	13,988	\$ 15,858,603	\$ 241,864 20

Total number of policies in force in Canada at date.....	13,988	
Total net amount in force.....	\$ 15,858,603 00	
Total premiums thereon.....	241,864 20	

5-6 EDWARD VII., A. 1905

PHENIX OF HARTFORD—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## LEDGER ASSETS.

Book value of real estate, unencumbered.....	\$ 148,944 64
Mortgage loans on real estate, first liens.....	89,486 66
Book value of stocks and bonds owned by the company.....	5,181,541 19
Loans on stocks, bonds and other collaterals.....	9,000 00
Cash on hand and in banks.....	528,743 16
Agents' debit balances.....	311,314 49
Total ledger assets.....	<u>\$ 6,269,030 14</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	50,110 32
Market value of real estate over book value.....	4,491 00
Market value of bonds and stocks over book value.....	1,349,516 31
Rents accrued.....	906 58
Gross premiums in course of collection.....	459,812 91
Reinsurance due from other companies.....	8,463 04
Gross assets.....	<u>\$ 8,142,330 30</u>
Deduct assets not admitted.....	1,699 87
Total admitted assets.....	<u>\$ 8,140,630 43</u>

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 346,204 37
Total unearned premiums.....	3,265,966 74
Commission, brokerage and other charges due or to become due to agents and brokers.....	83,381 22
Return premiums and reinsurance premiums.....	62,807 58
Total liabilities, not including capital stock.....	<u>\$ 3,758,359 91</u>
Capital stock paid up in cash.....	2,000,000 00
Surplus over all liabilities.....	2,382,270 52
Total liabilities.....	<u>\$ 8,140,630 43</u>

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$ 4,058,048 47
Received for interest and dividends.....	256,422 33
Rents.....	11,952 64
Profit on sale or maturity of ledger assets.....	14,733 62
Total income.....	<u>\$ 4,341,157 06</u>

## SESSIONAL PAPER No. 8

PHENIX OF HARTFORD—*Concluded.*

## EXPENDITURE DURING THE YEAR.

Net amount paid during the year for losses .....	\$ 1,843,335 89
Dividends paid to stockholders .....	283,000 00
Commission or brokerage.....	811,829 06
Rents .....	18,603 16
Salaries, fees and all other charges of officials .....	232,687 98
Taxes, licenses and Insurance Department fees .....	98,918 56
Loss on sale or maturity of ledger assets.....	24,924 24
All other payments and expenditures.....	375,910 42
Total expenditure. ....	<u>\$ 3,689,209 31</u>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year .....	\$502,520,534 00
Premiums thereon .....	5,415,154 78
Amount of policies terminated .....	462,900,445 00
Premiums thereon.....	4,999,616 88
Net amount in force on December 31, 1905.....	597,448,278 00
Premiums thereon.....	<u>6,254,894 36</u>



## THE QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905:

President—SIR C. A. P. PELLETIER. | Acting Secretary—WILLIAM THOMPSON.

Principal Office—Quebec.

(Organized April 2, 1818, and incorporated by Act of L. C., 9 George IV., cap. 58 ;  
amended by 18 Vic., cap. 12 and by 29-30 Vic., cap. 27 and by 41 Vic., cap. 31,  
and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business, 1818.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$	225,000 00
Amount paid up in cash.....		125,000 00

*(For List of Shareholders, see Appendix).*

## ASSETS.

Real estate—A lot of ground in the city of Quebec, situated on the  
westerly side of St. Peter Street, in the rear by Sault-au-Matelot  
Street, on one side to the south by La Banque Nationale, and on  
the other side to the north by the Montreal Telegraph Co., with a  
cut stone building thereon erected and known as "The Quebec  
Fire Office".....

	\$	79,870 91
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\*Stocks and bonds owned by the company :—

	Par value.	Market value.
City of Quebec Corporation bonds.....	\$ 39,000 00	\$ 40,350 00
New Brunswick bonds.....	10,000 00	11,000 00
City of Hull bonds.....	10,000 00	10,500 00
City of Three Rivers bonds.....	10,000 00	10,000 00
Province of Quebec bonds.....	12,500 00	13,750 00
" registered stock.....	4,000 00	4,600 00
Total par and market values.....	\$ 85,500 00	\$ 90,210 00
Carried out at market value.....		90,210 00
Cash on hand at head office.....		1,823 39
Cash at branch offices, Montreal and Toronto.....		300 69
Cash at Liverpool, England.....		105 04

\* Of these there are deposited with the Receiver General ;—

City of Quebec bonds.....	\$	33,000 00
New Brunswick bonds.....		10,000 00
Province of Quebec bonds.....		12,500 00
" registered stock.....		4,000 00
City of Hull Bonds.....		10,000 00
City of Three Rivers bonds.....		10,000 00
Total par value.....	\$	79,500 00

## SESSIONAL PAPER No. 8

QUEBEC—*Continued.*ASSETS—*Concluded.*

Cash in banks, viz.:—

Bank of British North America, Quebec.....	\$ 27,401 81	
Bank of Montreal, " Montreal .....	4,146 76	
Bank of Montreal, Toronto.....	18,062 09	
Canada Permanent Mortgage Corporation. ....	10,060 00	
Total .....	\$	59,610 66
Deposit with Canadian Fire Underwriters Association.....		125 00
Interest accrued and unpaid on stocks and bonds, not included in market value, and accrued rent.....		2,665 62
Agents' balances .....		12,501 81
Bills receivable.....		10 50
Total assets.....	\$	247,223 62

## LIABILITIES.

(1) *Liabilities in Canada,*

Net amount of losses claimed but not adjusted.....	\$ 1,735 62	
" " reported or supposed but not claimed. ....	7,308 00	
Total net amount of unsettled claims for fire losses.....	\$	9,043 62
Total reserve of unearned premiums for fire losses .....		88,763 39
Total liabilities in Canada, except capital stock.....	\$	97,807 01

(2) *Liabilities in other Countries.*

Net amount of losses resisted, not in suit (accrued in previous years)....	\$ 1,091 50	
Total net amount of fire losses unsettled .....	\$	1,091 50
Total liabilities in other countries.....	\$	1,091 50
Total amount of liabilities in all countries, except capital stock.....	\$	98,898 51
Surplus on policy-holders' account .....	\$	148,325 11

Capital stock paid up in cash, \$125,000.

## INCOME.

Gross cash received for premiums .....	\$ 146,959 85	
Deduct reinsurance, abatement and return premiums.....	20,218 30	
Net cash received for premiums .....	\$ 126,741 55	
Net cash received for premiums.....	\$	126,741 55
Received for interest and dividends on bonds and stocks .....		4,919 70
Received for rent.....		4,727 03
Total cash income.....	\$	136,388 28

5-6 EDWARD VII., A. 1906

QUEBEC—*Concluded.*

## EXPENDITURE.

	In Canada.
Net amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$3,125.76).....	\$ 2,234 31
Amount paid for losses occurring during the year . . . . .	\$ 42,301 35
Deduct reinsurance.....	17 51
Net amount paid for said losses.....	\$ 42,283 54
Total net amount paid during the year for fire losses.....	\$ 44,517 85
Commission or brokerage . . . . .	20,971 39
Salaries, fees, &c.....	7,039 69
Taxes.....	2,084 93
Miscellaneous payments, viz. :—Printing and stationery, \$790.38; rent, \$1,139.19; plans and maps, \$228.19; H. O. building expenses and taxes, \$1,157.66; postage, exchange, telegrams and telephones, \$916.18; advertising, \$456.33; office charges, \$631.54; Under- writers' Association, \$1,257.10.....	6,576 57
Total cash expenditure . . . . .	\$ 81,190 43

## CASH ACCOUNT.

DR.		CR.	
1904.		1905.	
Dec. 31.	Balance in hand and in banks at this date. .... \$ 11,304 54	Dec. 31.	Expenditure as above. .... \$ 81,190 43
1905.			Borrowed money returned. . . 3,753 65
Dec. 31.	Income as above. .... 136,388 28		Other payments . . . . . 803 96
			Balance on hand and in banks at end of year . . . . . 61,964 78
	\$ 147,692 82		\$ 147,692 82

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
*Gross policies in force at date of last statement	9,643	\$ 10,870,458	\$ 155,211 04
Taken during the year—new.....	4,563	6,735,505	87,783 55
" " —renewed.....	2,929	3,506,349	57,951 03
Total.....	17,135	\$ 21,112,312	\$ 300,945 62
Deduct terminated.....	5,642	8,700,203	128,569 56
Gross in force at end of year.....	11,493	\$ 12,412,109	\$ 172,376 06
Deduct reinsured.....		106,359	1,818 51
Net in force, Dec. 31, 1905....	11,493	\$ 12,305,750	\$ 170,557 55

Total number of policies in force at date . . . . .	11,493
Total net amount in force.....	\$12,305,750 00
Total net premiums thereon . . . . .	170,557 55

\*Business outside of Canada all terminated; no new business written during the year.

## THE QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—EDWARD F. BEDDALL. | Secretary—N. S. BARTOW.  
 Principal Office—New York.  
 Agent in Canada—WILLIAM MACKAY. | Head Office in Canada—  
 1709 Notre Dame St., Montreal.  
 (Incorporated, September 11, 1891. Commenced business in Canada, November 2, 1891.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in  
 cash ..... \$1,000,000 00

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz. :—

	Par value.	Market value.
City of Halifax 5 per cent stock.....	\$ 60,000 00	\$ 66,000 00
New Zealand 4 per cent bonds.....	48,666 66	49,000 00
Province of Quebec 3 per cent inscribed stock.....	30,416 67	24,500 00
Province of Manitoba 5 per cent debentures.....	29,200 00	29,400 00
Canadian Northern Railway guaranteed 4 p.c. bonds..	48,666 66	48,666 66
City of Toronto consol. 3½ per cent debentures.....	48,666 67	48,428 06
City of Montreal 3½ consol. debenture stock.....	34,066 67	34,066 67
City of Montreal Sinking Fund 4 per cent debentures.	70,000 00	70,000 00
City of Ottawa 3½ per cent bonds.....	30,000 00	27,900 00
City of Winnipeg 4 per cent debentures.....	12,000 00	12,000 00

Total par and market values.....\$ 411,683 33 \$ 409,961 39

Carried out at market value.....\$ 409,961 39  
 Cash at head office.....745 71  
 Cash in banks, viz. :—

Bank of British North America, Halifax.....\$ 4,812 98  
 Dominion Bank, Montreal.....11,943 83

Total .....16,756 81

Cash in hands of agents in Canada.....37,179 19

Interest accrued.....5,584 95

Reinsurance recoverable.....2 15

Total assets in Canada.....\$ 470,230 20

## LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....\$ 23,746 00  
 " resisted—in suit.....4,000 00  
 " " not in suit.....7,000 00

Total net amount of unsettled claims for fire losses in Canada (\$7,000  
 of which accrued in previous years).....\$ 34,746 00

Reserve of unearned premiums for all outstanding fire risks in Canada 389,874 16

Balance due to reinsuring companies .....105 18

Total liabilities in Canada.....\$ 424,725 34

5-6 EDWARD VII., A. 1906

QUEEN—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 691,381 52	
Deduct reinsurances, &c.....	112,317 72	
Net cash received for fire premiums.....		\$ 579,063 80
Interest on bonds and stocks.....		16,453 46
Interest on bank deposits.....		254 35
Total cash income in Canada.....		\$ 595,771 61

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$10,440).....	\$ 8,825 04	
Deduct reinsurance and salvage.....	5 90	
Net amount paid during the year for said losses.....	\$ 8,819 14	
Amount paid for losses occurring during the year.....	\$ 215,123 56	
Less amount received for reinsurance and savings and salvage.....	9,154 92	
Net amount paid during the year for said losses.....	\$ 205,968 64	
Total net amount paid during the year for fire losses in Canada.....		\$ 214,787 78
Commission or brokerage in Canada.....		106,801 80
Salaries, fees and all other charges of officials in Canada.....		23,219 01
Taxes in Canada.....		7,390 63
Miscellaneous payments, viz.:—Postage and telegrams, \$2,829.47; printing and stationery, \$2,727.33; advertising, \$2,619.40; Underwriters' Association, \$6,154.20; rent, \$4,666.60; office expenses, \$3,109.78; maps and plans, \$1,100.47; office furniture, \$380.51; travelling expenses, \$2,002.45; legal expenses, \$28.43; sundries, \$977.50.....		26,596 14
Total cash expenditure in Canada.....		\$ 378,795 36

## RISKS AND PREMIUMS.

<i>Fire Risks and Premiums.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 48,945,148	\$ 792,794 18
Policies taken during the year—new and renewed.....	40,006,650	694,016 31
Total.....	\$ 88,951,798	\$1,486,810 49
Deduct terminated.....	39,172,807	687,184 96
Gross in force at end of year.....	\$ 49,778,991	\$ 790,625 53
Deduct reinsured.....	2,443,022	37,695 70
Net in force at December 31, 1905.....	\$ 47,335,969	\$ 761,929 83
Total amount of policies in force in Canada at date.....(No return.)		
Total net amount in force.....		\$ 47,335,969 00
Total premiums thereon.....		761,929 83

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 71,000 00
Book value of stocks and bonds owned by the company.....	6,066,854 79
Cash in hand and in banks.....	163,788 12
Agents' balances.....	464,879 72
Total ledger assets.....	\$ 6,766,522 63

## SESSIONAL PAPER No. 8

QUEEN—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	77,023 52
Due for reinsurance on losses paid .....	309 24
Gross assets. ....	\$ 6,843,855 39
Deduct assets not admitted.....	2,838 84
Total admitted assets.....	\$ 6,841,016 55

## LIABILITIES.

Net amount of unclaimed losses and claims.....	\$ 253,588 23
Total unearned premiums.....	2,733,988 08
Due and accrued for rent, salaries, &c.....	79,125 38
Commission, brokerage, &c., due or to become due to agents.....	9,943 08
Return premiums and reinsurance premiums .....	41,721 25
Total liabilities, not including capital stock.....	\$ 3,118,366 02
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities, including capital stock.....	2,722,650 53
Total liabilities.....	\$ 6,841,016 55

## INCOME.

Net cash received for premiums.....	\$ 3,439,220 95
Interest and dividends .....	219,722 76
Rents .....	60 00
Profit on sale or maturity of ledger assets.....	13,425 17
Total income.....	\$ 3,672,428 88

## EXPENDITURE.

Net amount paid during the year for losses.....	\$ 1,728,907 06
Cash dividends paid stockholders.....	100,000 00
Commission or brokerage.....	634,027 41
Salaries, fees and other charges of officials.....	246,116 57
Rent.....	28,380 31
Taxes, licenses and Insurance Department fees.....	84,453 20
Amount written off book value of bonds and stocks to bring same to market value.....	46,297 25
All other payments and expenditures .....	175,959 55
Total expenditure.....	\$ 3,044,141 35

## RISKS AND PREMIUMS.

Fire risks written or renewed during the year ..	\$355,352,547 00
Premiums thereon....	4,542,538 55
Amount terminated during the year....	328,861,674 00
Premiums thereon.....	4,257,914 28
Net amount in force at December 31, 1905.....	434,574,529 00
Premiums thereon.....	5,245,945 65

# ROCHESTER GERMAN INSURANCE COMPANY OF ROCHESTER, N.Y.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1905.

President—EUGENE SATTERLEE. | Secretary—H. F. ATWOOD.

Chief Agent in Canada—P. M. WICKHAM.

Principal Office—Rochester, N.Y. | Head Office in Canada—Montreal.

(Incorporated, February 16, 1872 ; organized, February 23, 1872. Commenced business in Canada, November 11, 1905.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . \$ 200,000 00

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General :—

	Par value.
Province of Manitoba 4 per cent bonds. . . . .	\$ 50,000 00
Montreal Harbour 4 per cent bonds. . . . .	25,000 00
Town of Lachine 4 per cent bonds. . . . .	30,000 00
	<u>\$ 105,000 00</u>

Carried out at market value . . . . .	\$ 106,350 00
Cash in Bank of Montreal, Ottawa. . . . .	998 46
Agents' balances and outstanding premiums in Canada. . . . .	3,792 18
Interest accrued . . . . .	889 58

Total assets in Canada. . . . . \$ 112,030 22

## LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding risks in Canada. . . . \$ 2,507 15

Total liabilities in Canada. . . . . \$ 2,507 15

## INCOME IN CANADA.

Gross cash received for premiums . . . . .	\$ 1,611 83
Deduct reinsurance, rebate, abatement and return premiums . . . . .	483 34

Total net cash received during the year for fire premiums. . . . .	\$ 1,128 49
Received for interest on bonds, stocks, mortgages, &c., in Canada. . . . .	998 46

Total income in Canada. . . . . \$ 2,126 95

## SESSIONAL PAPER No. 8

ROCHESTER GERMAN—*Continued.*

## EXPENDITURE IN CANADA.

Paid or allowed for commission or brokerage .....	\$	1,103 91
Paid for taxes.....		85 00
All other payments, viz.:—Postage, \$10.55; express and duty, \$13.03; telegrams and exchange, \$1.....		24 58
Total expenditure in Canada.....	\$	<u>1,213 49</u>

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Policies taken during the term—new and renewed.....	\$ 372,364 00	\$ 5,404 01
Deduct terminated.....	32,100 00	483 34
Gross and net in force at Dec. 31, 1905.....	<u>\$ 340,264 00</u>	<u>\$ 4,920 67</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME.

Net cash received for premiums.....	\$ 1,119,044 94
Interest and dividends.....	37,361 25
Rents.....	8,115 02
Profit on sale or maturity of ledger assets.....	8,532 84
Profit and loss.....	5 17
Total income.....	<u>\$ 1,173,059 22</u>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 530,909 13
Paid stockholders for interest on dividends.....	20,000 00
Commission and brokerage.....	300,380 03
Salaries, fees and all other charges of officials.....	38,007 37
Taxes; licenses and Insurance Department fees.....	37,417 73
All other disbursements.....	90,606 07
Total disbursements.....	<u>\$ 1,017,320 33</u>

## LEDGER ASSETS.

Book value of real estate unencumbered .....	\$ 553,314 60
Mortgage loans on real estate, first liens.....	295,694 19
Loans secured by pledge of bonds, stocks or other collaterals.....	9,000 00
Book value of bonds and stocks owned.....	486,898 55
Cash on hand and in banks.....	128,008 31
Agents' balances.....	147,583 09
Total ledger assets.....	<u>\$ 1,620,498 74</u>



5-6 EDWARD VII., A. 1906

ROCHESTER GERMAN—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$	11,832	61
Market value of bonds and stocks over book value.....		49,301	45
Total assets.....	\$	1,681,632	80

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$	59,204	83
Total unearned premiums .....		928,136	15
Commission, brokerage, &c., due or to become due to agents and brokers.....		1,075	88
Total amount of all liabilities except capital.....	\$	988,416	86
Capital actually paid up in cash.....		200,000	00
Surplus .....		493,215	94
Total liabilities.....	\$	1,681,632	80

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$129,888,456	00
Premiums thereon.....	1,714,752	96
Amount of risks terminated during the year.....	114,844,462	00
Premiums thereon.....	1,515,066	63
Net amount in force, Dec. 31, 1905.....	141,048,141	00
Premiums thereon.....	1,782,187	10

SESSIONAL PAPER No. 8

## THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—WILLIAM WATSON.

Manager—CHAS. ALCOCK.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal.

Chief Agent in Canada—WM. MACKAY.

(Established May 31, 1845. Commenced business in Canada, 1851.)

## CAPITAL.

Joint stock capital authorized, £3,000,000 sterling.....	\$ 14,600,000 00
Capital stock subscribed for, £2,612,580 sterling.....	12,714,556 00
Amount paid up in cash, £391,887 sterling.....	<u>1,907,183 33</u>

## ASSETS IN CANADA.

Real estate in Canada held by the company, viz.:—Building situate Notre Dame Street and Place d'Armes Square, Montreal, \$375,000 ; building situate 27 and 29 Wellington Street, Toronto, \$60,000 ..	\$ 435,000 00
Amount secured by way of loans on real estate by bond or mortgage— first liens .....	167,750 00

Stocks and bonds in deposit with Receiver General :—

	Par value.	Market value.
British Consols.....	\$822,466 67	\$748,444 67
Canada 4 per cent stock.....	104,633 33	108,818 67
Province of Quebec 3 per cent stock.....	17,033 33	15,500 00
Canadian Northern Railway guaranteed bonds.....	260,853 33	260,853 34
Canada 3½ per cent stock.....	48,666 67	50,613 33

Total par and market values..... \$1,253,653 33 \$1,184,230 01

Carried out at market value.....	1,184,230 01
Loans on security of the company's policies (life department) in Canada.....	18,900 43
Cash at head office in Canada.....	1,462 04
Cash deposit Canadian Fire Underwriters Association.....	125 00

Cash in banks, viz.:—

Bank of Nova Scotia, Halifax .....	\$ 45 84
Dominion Bank, Montreal.....	12,049 86
Molson's Bank, Montreal.....	<u>34,550 04</u>

Total cash in banks..... 46,636 74

Cash in hands of agents in Canada (Fire).....	101,588 03
" " (Life).....	530 39
Interest due and accrued.....	2,364 61
Rents due and accrued.....	4,613 27
Net outstanding and deferred premiums, life policies.....	9,294 35

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ROYAL—*Continued.*ASSETS IN CANADA—*Concluded.*

Office furniture and fixtures throughout Montreal and Toronto buildings; also furniture at Quebec, Hamilton and other agencies, including supplies, block pans, &c.....	\$	7,500 00
Due from other companies for reinsurance.....		2,062 82
Total assets in Canada (Fire and Life).....	\$	1,982,057 69

## LIABILITIES IN CANADA.

Net amount of fire losses reported or supposed but not claimed.....	\$	580 00
" " claimed but not adjusted.....		31,990 00
" " resisted—in suit.....		5,000 00
" " resisted, not in suit.....		3,900 00
Total net amount of unsettled claims for fire losses in Canada (\$6,900 of which accrued prior to 1905).....	\$	41,470 00
Reserve of unearned premiums on all outstanding fire risks.....		868,297 88
Liability under life branch in Canada.....		412,828 38
Total liabilities in Canada.....	\$	1,322,596 26

## INCOME IN CANADA (FIRE BRANCH).

Gross cash received for fire premiums.....	\$1,462,773 92
Deduct reinsurance, &c.....	236,204 24
Net cash received for fire premiums.....	\$ 1,226,569 68
Interest on bonds, stocks, mortgages, &c.....	34,893 88
Rents.....	13,607 45
Total cash income in Canada.....	\$ 1,275,071 01

## EXPENDITURE IN CANADA (FIRE BRANCH).

Amount paid during the year for fire losses occurring in previous years (estimated in last statement at \$32,822).....	\$	32,118 76
Deduct savings and salvage and reinsurance.....		1,800 55
Net amount paid during the year for said losses.....	\$	30,318 21
Paid for losses occurring during the year.....	\$	474,193 08
Less amount paid for reinsurance and savings and salvage.....		14,089 94
Net amount paid for said losses.....	\$	460,103 14
Total net amount paid during the year for fire losses in Canada.....	\$	490,421 35
Paid for commission or brokerage.....		201,417 30
Paid for salaries, fees and other charges of officials in Canada.....		58,270 41
Taxes in Canada.....		11,771 05
Miscellaneous payments, viz.:—Printing and stationery, \$6,131.27; travelling expenses, \$5,747.69; underwriters' associations, \$11,055.88; advertising, \$4,885.36; rents, \$9,391.25; postage and telegrams, \$4,687.47; maps and plans, \$1,775.53; office furniture, \$794.44; legal expenses, \$89.35; office expenses, \$11,570.43; sundries, \$2,612.10.....		58,740 77
Total expenditure in Canada.....	\$	820,620 88

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ROYAL—*Concluded.*

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 111,913,259	\$ 1,574,150 35
Taken during the year—new and renewed.....	95,903,959	1,468,401 78
Total.....	\$ 207,817,218	\$ 3,042,552 13
Deduct terminated.....	87,666,412	1,342,939 80
Gross in force at end of year.....	\$ 120,150,806	\$ 1,699,612 33
Deduct reinsured .....	3,825,582	58,791 85
Net in force December 31, 1905.....	\$ 116,325,224	\$ 1,640,820 48
Total number of policies in force in Canada . . . . .	(No. return.)	
Total net amount in force.....	\$116,325,224 00	
Total premiums thereon.....	1,640,820 48	

(For General Business Statement, see Appendix.)

## THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—J. A. COOK. | Secretary—J. K. MACDONALD.  
 Principal Office—Edinburgh, Scotland.  
 Chief Agents in Canada— | Head Office in Canada—Montreal.  
 ESINHART & MAGUIRE.  
 (Organized, 1824. Incorporated, June 26, 1833. Commenced business in Canada.  
 February, 1882.)

## CAPITAL.

Amount of capital authorized.....	\$29,200,000 00
“ subscribed for.....	21,176,813 33
“ paid up in cash.....	1,460,000 00

## ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada by bond or mortgage—first liens.....	\$ 350,223 22
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## Bonds and stocks in deposit with Receiver General :—

	Par value.	Market value.
Canada 4 per cent inscribed stock.....	\$ 97,333 33	\$ 100,000 00
City of St. John debentures.....	2,000 00	2,000 00
“ Hamilton, Ont., bonds.....	41,853 33	43,860 00
“ London, Ont., bonds.....	20,000 00	20,000 00
“ Montreal, 3 per cent permanent debenture stock.....	94,000 00	80,840 00

Total par and market values. ....\$ 255,186 66 \$ 246,700 00

Carried out at market value.....	246,700 00
Cash in hands of agents in Canada.....	20,129 80
Cash in Imperial Bank of Canada, Toronto.....	31,245 81

\*Total assets in Canada.....\$ 648,298 83

\*Besides these there are other Canadian investments held at Hartford, the U. S. branch of the company, as follows :

Bonds and debentures, viz. :—

	Par value.	Market value.
Central Canada Loan and Savings Co. debentures...\$	25,000 00	\$ 25,000 00
Land Security Co. debentures.....	25,000 00	25,000 00
Canada Landed and Nat. Investment Co. (Limited) debentures.....	50,000 00	50,000 00
Canadian Pacific Ry. 1st mortgage debenture bonds.	50,000 00	55,750 00
Imperial Loan and Investment Co. of Canada (Limited) debentures.....	25,000 00	25,000 00
Canada Permanent and Western Canada Mortgage Co. debentures.....	107,000 00	107,000 00
Toronto Mortgage Co. debentures.....	50,000 00	50,000 00
Trust & Loan Co. of Canada, debentures.....	25,000 00	25,000 00
Huron and Erie Loan and Savings Co. debentures...	50,000 00	50,000 00
London and Canadian Loan and Agency Co. (Ltd.) debentures.....	50,000 00	50,000 00
British Columbia Electric Railway Co. (Limited) bonds.....	48,000 00	51,360 00
Bell Telephone Co. of Canada (Limited) bonds.....	22,500 00	23,512 50

## SESSIONAL PAPER No. 8

SCOTTISH UNION AND NATIONAL—*Continued.*Bonds and debentures—*Continued.*

	Par value.	Market value.
City of Montreal debenture stock and bonds.....	\$ 56,000 00	\$ 48,160 00
" Sherbrooke, Quebec bonds.....	50,000 00	48,500 00
" London, Ontario ".....	55,000 00	55,000 00
" Brantford, Ont. ".....	30,000 00	28,837 50
" Kingston, Ont. ".....	24,427 73	24,916 28
" St. Henri, Que. ".....	50,000 00	55,000 00
Town of Dundas, Ont. ".....	35,000 00	36,706 25
" Petrolia, Ont. ".....	53,513 54	52,240 00
Province of Manitoba Government.....	50,000 00	51,000 00
" Quebec ".....	47,500 00	50,350 00
Halifax Electric Tramway Co., Ltd., 1st mortgage....	25,000 00	25,875 00
Ontario Government certificate.....	104,485 21	103,408 88
Grand Trunk Railway of Canada perpetual debenture stock.....	50,000 00	65,000 00
St. Lawrence and Ottawa Ry, 1st mortgage bonds....	25,000 00	26,000 00
Toronto Railway Co., 1st mortgage bonds.....	125,000 00	130,000 00
City of Toronto Street Railway bonds.....	40,000 00	41,800 00
London, Ontario, Street Railway bonds.....	25,000 00	25,500 00
Ottawa Electric Railway bonds.....	50,000 00	47,750 00
Canadian Northern Railway 1st mortgage bonds.....	100,500 00	100,500 00
Grand Trunk Railway 1st mortgage bonds.....	50,000 00	51,000 00
Town of Peterborough bonds.....	50,000 00	46,000 00
City of Hamilton bonds.....	7,000 00	7,140 00
Grand Trunk Pacific, 1st mortgage bonds.....	50,000 00	50,000 00
Minneapolis, St. Paul and Sault Ste. Marie 1st consolidated mortgage bonds.....	25,000 00	25,250 00
Montreal Light, Heat and Power Co. 1st mortgage bonds.....	25,000 00	25,000 00
Nakusp and Slocan 25 year gold bonds.....	50,000 00	49,000 00
Shawinigan Water and Power Co. 1st mortgage bonds.....	25,000 00	25,000 00
	<u>\$1,805,926 48</u>	<u>\$1,835,556 41</u>

## LIABILITIES IN CANADA.

Net amount of losses in Canada, adjusted but not due.....	\$ 224 00
" " claimed but not adjusted.....	9,953 00
" " resisted and in suit.....	938 00

Total net amount of unsettled claims for losses in Canada (of which \$938 accrued previous to 1905).....

\$ 11,115 00

Reserve of unearned premiums for all outstanding risks in Canada....

188,082 42

Total liabilities in Canada.....

\$ 199,197 42

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 318,956 78
Deduct reinsurance, rebate, abatement and return premiums.....	50,779 62

Net cash received for premiums.....

\$ 268,177 16

Received for interest on bonds, stocks, mortgages, &c.....

101,901 30

Received for interest on bank deposits.....

735 42

Total income in Canada.....

\$ 370,813 88

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$8,564.90).....	\$ 6,724 64
---	-------------

Amount paid for losses occurring during the year.....

\$ 95,698 63

Deduct amount received for reinsurance and for salvage.....

5,459 87

Net amount paid for said losses.....

\$ 90,238 76

Total net amount paid during the year for losses.....

\$ 96,963 40

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SCOTTISH UNION AND NATIONAL—*Continued.*EXPENDITURE IN CANADA—*Continued.*

Commission or brokerage . . . . .	£	57,373 42
Taxes in Canada . . . . .		3,690 86
Miscellaneous payments, viz.:—Stationery and printing, \$304.21; post- age, telegrams and express, \$1,118.22; advertising, \$68.21; travelling and other adjusting expenses, \$3,518.60; maps and plans, \$968.95; underwriters' associations, local boards, &c., \$1,723.11; sundries, \$246.25; office expenses, \$99.96 . . . . .		8,047 51
Total expenditure in Canada . . . . .	£	166,075 19

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	12,037	£ 29,200,359	£ 412,939 99
Taken during the year—new and renewed . . .	10,389	20,715,628	327,314 55
Total . . . . .	22,426	£ 49,915,987	£ 740,254 54
Deduct terminated . . . . .	12,239	22,460,019	352,268 76
Gross in force at end of year . . . . .	10,187	£ 27,455,968	£ 387,985 78
Deduct reinsured . . . . .		780,434	11,298 01
Net in force December 31, 1905 . . . . .	10,187	£ 26,675,534	£ 376,687 77
Total number of policies in force in Canada at date . . . . .	10,187		
Total net amount in force . . . . .			£26,675,534 00
Total premiums thereon . . . . .			376,687 77

## SCOTTISH UNION AND NATIONAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

**FIRE REVENUE ACCOUNT.**

Premiums, after deducting reinsurance premium	£	s.	d.
.....	590,676	8	8
Losses, after deducting reinsurance recoveries	308,344	18	8
Commission	111,863	2	1
Expenses of management, including taxes	90,816	13	7
Balance to profit and loss account	79,651	14	4
	£ 590,676	8	8

### PROFIT AND LOSS ACCOUNT.

	£	s.	d.
Fire premium reserve at 31st December, 1904.....	300,000	0	0
General reserve at 31st December, 1904....	300,000	0	0
Balance at 31st December, 1904, brought forward.....	600,000	0	0
	58,479	10	7
Balance of fire account.....	658,479	10	7
Interest and dividends (less income tax) not carried to other accounts.....	79,651	14	4
Transfer fees.....	39,480	13	5
	73	5	0
£	777,685	3	4
Provision for dividend payable in 1906.....			
Transferred to general account.....	52,500	0	0
Agents' balances irrecoverable.....	20,000	0	0
	66	0	0
Fire premium reserve at December 31, 1905.....	300,000	0	0
General reserve at December 31, 1905....	300,000	0	0
Balance carried forward.....	600,000	0	0
	105,119	2	9
£	777,685	3	4



## SCOTTISH UNION AND NATIONAL—Concluded.

BALANCE SHEET AT DECEMBER 31, 1905.

## LIABILITIES.

## ASSETS.

	£	s.	d.		£	s.	d.
Shareholders' capital.....				Mortgages on property within the United Kingdom.....	541,461	2	4
Shareholders' reserves—				Mortgages on property out of the United Kingdom.....	210,178	7	9
Fire premium reserve.....	300,000	0	0	Reversions and life interests.....	23,457	10	0
General reserve.....	300,000	0	0	Fee-duties, ground rents, &c.....	95,457	4	5
				Loans on company's policies, within their surrender value.....	175,261	5	7
Investment contingency account.....	600,000	0	0	Loans on miscellaneous securities (trust funds, &c.).....	77,628	10	0
Profit and loss—	25,000	0	0	British government securities.....	23,517	0	0
Provision for dividend payable in 1906.....				Indian and colonial government stocks.....	211,362	0	0
Balance carried forward.....	105,119	2	9	United States government bonds.....	25,849	1	10
				Railway debenture stocks.....	411,051	3	5
				Other debenture stocks.....	378,355	5	10
Life assurance fund.....	£ 1,082,619	2	9	Indian railway guaranteed stocks.....	116,229	15	2
Annuity fund.....	4,243,183	18	6	Railway and other stocks and shares, preference and ordinary.....	807,069	7	7
General account.....	130,561	5	0	United States railway bonds.....	966,565	16	8
	22,995	9	7	United States railway guaranteed and preference shares.....	57,949	7	2
	£ 5,479,359	15	10	United States municipal, county, and state bonds.....	276,516	2	10
Claims under life policies, admitted or known but not payable until after December 31, 1905.....				Colonial provincial, municipal, and county bonds.....	180,446	1	8
Claims under fire policies, do.....	71,188	0	11	Terminable debentures and fixed deposits.....	436,531	13	2
Outstanding commission and other charges.....	60,635	19	3	Foreign government and municipal securities.....	137,814	4	4
Outstanding dividends.....	18,132	7	3	Water and gas annuities.....	12,100	19	4
Deposits made by agents as security.....	2,505	10	7	Company's own shares.....	1,835	0	0
	160	0	0	House property—Edinburgh, London, Glasgow, &c.....	92,798	18	9
				Other real property.....	82,524	16	1
				Loan on personal security with life policy.....	250	0	0
	152,621	18	0	Agents' balances (chiefly receipts since accounted for).....	96,225	1	8
				Outstanding premiums (head office and branches).....	55,203	17	9
				Interest accrued to December 31, 1905.....	59,675	19	0
				Cash—On deposit.....£	3,000	0	0
				In hand and on current account.....	64,448	16	7
				Bills receivable.....	11,217	4	2
					£ 5,631,981	13	10

SESSIONAL PAPER No. 8

## THE SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—FREDERICK HENRY NORMAN. | Secretary—EDWARD BAUMER.  
 Principal Office—London, England.  
 Chief Agent and Manager in Canada— | Head Office in Canada—  
 H. M. BLACKBURN. | 15 Wellington St. East, Toronto  
 (Organized, April 7, 1710. Commenced business in Canada, June 3, 1892.)

## CAPITAL.

Amount of capital authorized and subscribed for. . . . . \$ 11,680,080 00  
 Amount paid up in cash. . . . . 584,004 00

## ASSETS IN CANADA.

Value of real estate held by the company (Toronto office). . . . . \$ 45,850 00  
 Stocks and bonds in deposit with Receiver General, viz.:—

	Par value	Market value.
Canada 3 per cent stock. . . . .	\$ 23,530 33	\$ 23,059 72
Province of Manitoba debentures . . . . .	36,013 34	37,093 74
City of Montreal stock . . . . .	48,666 67	48,666 67
" Toronto bonds. . . . .	62,157 07	65,264 92
" Vancouver bonds . . . . .	24,333 33	24,576 66
" Winnipeg bonds. . . . .	54,866 67	58,707 33
Province of Nova Scotia 3½ per cent stock, . . . . .	24,333 33	23,116 67
Grand Trunk Pacific 1st mortgage bonds (guaranteed). . . . .	36,500 00	37,230 00

Total par and market values. . . . . \$ 310,400 74 \$ 317,715 71

Carried out at market value. . . . . 317,715 71  
 Cash at head office in Canada. . . . . 242 57

Cash in banks, viz.:—

Dominion Bank. . . . .	\$ 19,221 89
Union Bank of Canada. . . . .	7,798 61

Total carried out. . . . . 27,020 50

Cash in hands of agents in Canada. . . . . 32,677 41

Sundry, viz.:—

Plans. . . . .	\$ 6,162 05
Office furniture and fixtures. . . . .	681 39

6,843 44

Total assets in Canada . . . . . \$ 430,349 63

## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted. . . . . \$ 21,898 45

Total net amount of unsettled claims for fire losses in Canada. . . . . \$ 21,898 45

Reserve of unearned premiums for all outstanding risks in Canada. . . . . 224,656 55

Total liabilities in Canada . . . . . \$ 246,555 00

5-6 EDWARD VII., A. 1906

SUN INSURANCE OFFICE—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums .....	\$ 368,522 70	
Deduct reinsurance, rebate, abatement and return premiums .....	54,643 19	
Net cash received for premiums.. .....	\$	313,879 51
Endorsement fees.....		169 68
Interest from bank.....		643 20
Total income in Canada.....	\$	314,692 39

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$16,662.49).....	\$ 14,491 11	
Deduct savings and salvage and reinsurance .....	536 77	
Net amount paid during the year for said losses .....	\$ 13,954 34	
Amount paid for losses occurring during the year.....	\$ 141,004 16	
Deduct savings and salvage and reinsurance .....	4,089 38	
Net amount paid during the year for said losses .....	\$ 136,914 78	
Total net amount paid during the year for losses in Canada.....	\$	150,869 12
Commission or brokerage.....		61,220 25
Salaries, fees and all other charges of officials in Canada.....		15,165 52
Taxes in Canada.....		4,464 97
Miscellaneous payments, viz.:—Postage, \$2,342.07; advertising, \$1,466.13; stationery and printing, \$1,897.97; plans, \$1,125.28; telephone, \$223.75; board dues, \$2,854.90; mercantile agencies, \$118.67; rent, \$1,370; inspection expenses, \$2,706.30; Underwriters' Protective Association, \$50; miscellaneous, \$284.13; auditor, \$399.99; insurance superintendence, \$135.13; travelling expenses, 457.99; Canadian Inspection Bureau, \$400; law costs, \$7.71 .....		15,840 02
Total expenditure in Canada.....	\$	247,559 88

## RISES AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at beginning of year.....	\$ 27,044,606	\$ 412,009 36
Policies taken during the year,—new and renewed.....	22,993,896	376,881 16
Total .....	\$ 50,038,502	\$ 788,890 52
Deduct terminated .....	20,573,319	342,488 68
Gross in force at end of year.....	\$ 29,465,183	\$ 446,401 84
Deduct reinsured. ....	555,265	8,729 63
Net in force at December 31, 1905....	\$ 28,909,918	\$ 437,672 21
Total number of policies in force at date.....	(No return.)	
Total net amount in force.....		\$ 28,909,918 00
Total premiums thereon.....		437,672 21

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE UNION ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—WM. LATHAM, K.C. | General Manager—JOSEPH POWELL.  
 Principal Office—London, England.  
 Manager and Chief Agent in Canada— |  
 T. L. MORRISEY. | Head Office in Canada—Montreal.  
 (Established, February 16, 1714. Commenced business in Canada, November, 1890.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 450,000 =	\$2,190,000 00
Amount paid up in cash.....	180,000 =	876,000 00

## ASSETS IN CANADA.

Stocks and bonds deposited with the Receiver General, viz:—

	Par value.	Value in account.
New South Wales stock.....	\$ 121,666 67	\$ 127,750 00
Victoria Government stock.....	24,333 33	31,937 50
City of Toronto Local Improvement debentures.....	24,333 33	24,008 50
City of Quebec Consolidated debentures.....	24,333 33	24,008 50
City of Ottawa Waterworks bonds.....	50,000 00	51,500 00
County of Victoria, N.S., bonds.....	6,000 00	6,150 00
City of Winnipeg bonds.....	53,000 00	53,000 00
Newfoundland, 3½ per cent bonds.....	48,666 67	126,046 67
South Australian, 4 per cent bonds.....	24,333 33	
Queensland, 4 per cent bonds.....	13,626 67	
British Columbia inscribed stock.....	48,666 67	
Total.....	\$ 438,960 00	\$ 444,401 17

Carried out at value in account.....	\$ 444,401 17
Cash at head office in Canada and in course of transmission.....	17,606 70
Cash in banks, viz:—	

Merchants Bank of Canada, Montreal.....	\$ 5,585 53
Special deposit, Bank of Toronto, Montreal.....	21,405 16

Total carried out.....	26,990 69
Cash in hands of agents in Canada.....	38,847 03
Interest accrued.....	844 67
Goad's plans.....	2,686 54

Total assets in Canada.....	\$ 531,376 80
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## LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 39,394 51
" " resisted and in suit.....	2,900 00

Total amount of unsettled claims for fire losses in Canada.....	\$ 42,294 51
Reserve of unearned premiums upon all unexpired fire risks.....	404,533 51

Total liabilities in Canada.....	\$ 446,828 02
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UNION ASSURANCE—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 659,223 99	
Deduct reinsurance, rebate, abatement and return premiums .....	119,473 96	
Net cash received for premiums .....	\$ 539,750 03	
* Received for interest on bonds.....	5,447 92	
Interest on bonds.....	1,203 22	
Interest on bank deposits.....	1,199 32	
Total income in Canada.....	\$ 547,600 49	

## EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated at the last statement at \$25,619.20).....	\$ 24,477 63	
Deduct amount received for reinsurance.....	3,500 98	
Net amount paid during the year for said losses .....	\$ 20,976 65	
Amount paid for losses occurring during the year.....	\$ 207,911 27	
Deduct reinsurance and salvage.....	13,307 98	
Net amount paid during the year for the said losses.....	\$ 194,603 29	
Total net amount paid during the year for fire losses in Canada.....	\$ 215,579 94	
Commission or brokerage in Canada.....	88,787 18	
Salaries, fees, and all other charges of officials in Canada.....	26,135 97	
Taxes in Canada.....	6,006 99	
Miscellaneous payments, viz.:—Postage and telegrams, \$1,639.53 ; exchange, \$442.14 ; rent, \$3,328.68 ; travelling, \$3,877.53 ; advertising, \$3,020.35 ; printing and stationery, \$1,401.47 ; express, \$447.23 ; legal expenses, \$40 ; plans, \$1,450.06 ; sundries, \$483.43 ; fire insurance boards, \$4,103.04 ; fire record and mercantile agency, \$100 ; miscellaneous, \$2,325.03.....	22,658 49	
Total expenditure in Canada.....	\$ 359,168 57	

## RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	19,258	\$ 44,583,140	\$ 721,388 96
Taken during the year—new and renewed.....	14,830	42,317,245	667,730 95
Total.....	34,088	\$ 86,900,385	\$1,389,119 91
Deduct terminated.....	13,434	35,960,672	596,531 17
Gross in force at end of year.....	20,654	\$ 50,939,713	\$ 792,588 74
Deduct reinsured.....		3,439,477	65,304 66
Net in force at December 31, 1905.....	20,654	\$ 47,500,236	\$ 727,284 08

Total number of policies in force at date.....	20,654	
Total net amount in force.....	\$ 47,500,236 00	
Total premiums thereon.....	727,284 08	

\* Paid direct to head office in England.

## SESSIONAL PAPER No. 8

## UNION ASSURANCE-Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31 1905.

## FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve for unexpired risks at the beginning of the year .....	274,194	9	1	Losses paid and outstanding after deduction of reinsurances .....	344,356	14	5
Premiums after deduction of reinsurances .....	695,263	7	1	Expenses of management .....	131,880	17	1
				Commission .....	107,963	2	5
				Foreign state charges .....	9,399	8	8
				Reserve for unexpired risks at the end of the year .....	278,105	6	10
				Balance carried to profit and loss account .....	97,152	6	9
	£969,457	16	2		£969,457	16	2

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from last year .....	37,838	4	0	Dividends paid in 1905 .....	33,750	0	0
Interest, less income tax .....	28,504	9	4	Balance including one year's share of life profits for last			
Balance from fire account .....	97,152	6	9	quinquennium .....	129,745	0	1
	£163,495	0	1		£163,495	0	1



SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—HON. GEO. A. COX. Secretary—C. C. FOSTER.

Vice-President and Managing Director—J. J. KENNY. Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII., cap. 116, and in 1904 by 4 Edward VII., cap. 141, and further amended in 1906. Commenced business in Canada, August, 1851.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	1,500,000 00
Amount paid up in cash and notes .....	1,498,811 28

(For List of Shareholders, see Appendix.)

## ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto.....	\$ 110,000 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	20,100 00
Interest accrued and unpaid on said loans .....	300 00

Stocks and bonds owned by the company:—

<i>In Deposit with the Receiver General.</i>		Par value.	Market value.
Town of Owen Sound debentures.....	\$	5,200 00	\$ 5,200 00
" Tilsonburg ".....		3,000 00	3,000 00
Township of York ".....		900 00	900 00
City of London ".....		4,000 00	4,000 00
Village of Shelburne....		300 00	300 00
Canada Permanent and Western Canada Mortgage Corporation debentures.....		13,500 00	13,500 00
Central Canada Loan & Savings Company debentures.....		16,700 00	16,700 00
City of Winnipeg debentures .....		2,000 00	1,810 00
Lake Manitoba Railway & Canal Company debentures....		5,353 33	5,353 37
Province of Manitoba debentures.....		10,000 00	10,200 00
Toronto Savings & Loan Company debentures .....		5,600 00	5,600 00
British Columbia bonds.....		30,000 00	27,300 00
Total in deposit with the Receiver General ...	\$	96,553 33	\$ 93,863 37

*Other Stocks and Bonds, viz.:—*

City of New York bonds .....	141,000 00	140,295 00
City of Portland, Oregon ".....	50,000 00	55,978 50
City of Columbus, Ohio ".....	50,000 00	51,300 00
City of Toledo, Ohio ".....	50,000 00	54,675 00
City of Los Angeles, California ".....	110,000 00	110,000 00
City of Richmond, Virginia ".....	42,000 00	43,197 00
City of Winnipeg, Manitoba ".....	40,000 00	40,898 00
Town of Stayner ".....	16,172 44	15,900 74
Toronto Savings and Loan Company ".....	72,500 00	72,500 00
Canadian Northern Railway Company ".....	155,000 00	155,000 00
Central Canada Loan & Savings Company debentures....	197,100 00	197,100 00



5-6 EDWARD VII., A. 1906

WESTERN—*Continued.*Stocks and bonds owned by the company—*Concluded.*

		Par value.	Market value.
Town of Cobourg	bonds	25,000 00	24,597 50
City of Kingston	"	48,000 00	49,341 90
Kingston & Pembroke Railway	"	50,000 00	45,000 00
City of London	"	40,000 00	40,000 00
City of Montreal	"	46,000 00	47,170 40
Manitoba and South Eastern Railway	"	97,332 00	99,278 64
Anderdon	"	85 26	30 13
Province of Manitoba	"	60,000 00	61,200 00
Chicago, Milwaukee & St. Paul Railway	"	8,000 00	8,880 00
Baltimore & Ohio Railway	"	50,000 00	48,375 00
Rochester Electric Transit Company	"	20,000 00	22,000 00
Niagara, St. Catharines & Toronto Ry. Co	"	25,000 00	25,000 00
Walkerville Land and Building Company, debentures	.....	50,000 00	50,000 00
Dominion of Canada stock	.....	65,350 00	65,350 00
Cape Colony, Africa, bonds	.....	29,200 20	25,430 28
Georgia State bonds	.....	10,000 00	10,921 00
United States registered bonds	.....	100,000 00	103,000 00
British American Insurance Company, New York, stock	.....	70,000 00	70,000 00
British America Assurance Company stock	.....	235,000 00	223,250 00
Keystone Insurance Company stock	.....	14,904 00	14,904 00
Canadian Bank of Commerce stock	.....	45,950 00	77,885 25
Canada Permanent Mortgage Corporation stock	.....	20,440 00	25,958 80
Dominion Savings and Investment Co. stock	.....	15,000 00	10,500 00
Toronto General Trust Co. stock	.....	2,000 00	3,200 00

Total par and market values..... \$2,147,587 23 \$2,181,980 51

Carried out at market value..... \$ 2,181,980 51  
 Cash on hand at head office..... 3,707 40

## Cash in banks, &amp;c., viz.:—

Canadian Bank of Commerce, Toronto	\$ 85,274 54
Ontario Bank, Toronto	33,156 97
Canadian Bank of Commerce, New York, current account	58,789 58
" " " trustee account	147,277 03
Bank of Nova Scotia, St. John, N.B.	124 37
Royal Bank of Canada, Halifax	862 25
Corn Exchange National Bank, Chicago	187 78

Total cash in banks..... 325,672 52  
 Interest unpaid, due and accrued on stocks and bonds..... 21,486 95  
 Agents' balances..... 636,011 44  
 Bills receivable..... 91,590 89  
 Maps, plans, &c..... 34,125 47  
 Reassurance losses—Fire..... 49,418 80  
 Notes for capital..... 25,392 93

Total assets..... \$ 3,499,786 91

## LIABILITIES.

(1) *Liabilities in Canada.*

## For Fire Risks—

Net amount of losses unsettled but not resisted (\$2,443 of which  
 accrued in previous years)..... \$ 27,427 80  
 Losses unsettled—reported after close of books..... 2,884 18

Total amount of unsettled claims for fire losses in Canada \$ 30,311 98

## For Ocean Risks—

Net amount of ocean losses unsettled (\$253 of which accrued in previous  
 year)..... 24,583 65

Total amount of unsettled losses for ocean risks in Canada 24,583 65

Total net amount of unsettled claims in Canada..... \$ 54,895 63

## SESSIONAL PAPER No. 8

## WESTERN—Continued.

*Liabilities in Canada—Concluded.*

## Reserve of unearned premiums for outstanding risks in Canada—

Fire.....	\$ 399,714 14
Ocean.....	59,817 83

Total reserve of unearned premiums for risks in Canada.....	459,531 97
Dividends declared and due and remaining unpaid.....	981 93
Reassurance premiums unpaid.....	37,584 92

Total liabilities (excluding capital stock) in Canada, . . . \$ 552,994 45

*(2) Liabilities in other Countries.**For Fire Risks.*

Net amount of fire losses due and yet unpaid.....	\$ 13,532 36
" " claimed but not adjusted.....	97,822 06
" " reported or supposed but not claimed.....	8,236 90
" " resisted, not in suit.....	3,364 68

Total net amount of unsettled claims for fire losses.....\$ 122,956 00

*For Marine Risks.*

Net amount of unsettled claims for inland marine risks.....	15,002 00
Net amount of ocean risks unsettled, (\$5,365 of which accrued in previous years).....	27,521 33

Total net amount of unsettled claims in other countries.....\$ 165,479 33

## Reserve of unearned premiums :—

Fire.....	\$1,615,557 72
Inland Marine.....	46,205 40
Ocean Marine.....	80,162 45

Total reserve..... 1,741,925 57

Total liabilities in other countries.....\$ 1,907,404 90

Total liabilities (excluding capital stock) in all countries\$ 2,460,399 35

Surplus on policy holders' account.....\$ 1,039,387 56

Capital stock paid up in cash and notes, \$1,498,811.28.

## INCOME.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 982,178 46	\$ 3,218,781 72
Deduct reinsurance, rebate, abatement and return premiums.....	394,056 59	1,009,768 85
Net cash received for fire premiums.....	\$ 588,121 87	\$ 2,209,012 87

*For Inland Marine Risks*

Gross cash received for premiums.....	\$ 34,922 78	\$ 381,120 77
Deduct reinsurance, &c.....	18,804 64	84,409 70
Net cash received for inland marine premiums.....	\$ 16,118 14	\$ 296,711 07

5-6 EDWARD VII., A. 1906

WESTERN—*Continued.*INCOME—*Continued.**For Ocean Risks*

Gross cash received for premiums....	\$ 391,364 15	\$ 327,085 86
Deduct reinsurance, &c....	141,985 77	105,600 23
Net cash received for ocean premiums .....	<u>\$ 249,378 38</u>	<u>\$ 221,485 63</u>
Total net cash received for premiums \$	<u>853,618 39</u>	<u>\$ 2,727,209 57</u>

Total net cash received for premiums in all countries.....	\$ 3,580,827 96
Received for rents and for interest and dividends on stocks, bonds, &c.	77,727 93

Total .....	\$ 3,658,555 89
Received for calls on capital.....	26,974 00

Total cash income.....	<u>\$ 3,685,529 89</u>
------------------------	------------------------

## EXPENDITURE.

*For Fire Losses.*

## Canada.

In other  
Countries.

Net amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$140,873.27).....	\$ 25,197 99	\$ 92,622 61
Paid for losses occurring during the year.....	\$ 400,031 43	\$1,304,700 33
Less amount received for savings and salvage and reinsurances.....	168,008 76	95,460 66
Net amount paid for said losses.....	<u>\$ 232,022 67</u>	<u>\$1,209,239 67</u>
Total net amount paid during the year for fire losses.....	<u>\$ 257,220 66</u>	<u>\$1,301,862 28</u>

*For Inland Marine Losses.*

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$12,400).....	\$ .....	\$ 12,743 94
Paid for losses occurring during the year.....	\$ 11,700 61	\$ 275,205 24
Less savings and salvage and reinsurances .....	7,725 22	13,189 89
Net amount paid for said losses.....	<u>\$ 3,975 39</u>	<u>\$ 262,015 35</u>
Total net amount paid during the year for inland marine losses.....	<u>\$ 3,975 39</u>	<u>\$ 274,759 29</u>

Total net amount paid during the year for fire and inland marine losses \$ 1,837,817 62

Net amount paid during the year for ocean losses, viz. :—

In Canada.....	\$ 168,901 04
In other countries.....	204,302 60

Total (of which \$19,045.56 accrued in previous years)...	373,203 64
Paid for dividends on capital stock....	80,929 71
Commission or brokerage.....	663,069 51
Salaries, fees and all other charges of officials.....	189,359 09
Taxes .....	114,810 28

## SESSIONAL PAPER No. 8

WESTERN—*Continued.*EXPENDITURE—*Concluded.*

Miscellaneous payments, viz. :—Supervision of business, \$117,480.32 ; printing and advertising, \$32,863.85 ; local boards, \$36,447.45 ; postage, telegraph and express, \$34,471.61 ; law expenses, \$2,725.20 ; supplies, books, stationery, &c., \$10,066.45 ; furniture, maps, plans, &c., \$9,001.70 ; president's and directors' fees, \$5,000 ; sundries, \$11,419.78 ; rent, \$15,862.12 ; discounts and exchange, \$7,019.38. . . . .	282,357 86
Total cash expenditure. . . . .	<u>\$ 3,541,547 71</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Ledger assets, January 1, 1905. . . . .	\$ 2,491,311 09
Income as above. . . . .	3,685,529 89
Investments written up. . . . .	<u>6,167 16</u>
Total . . . . .	<u>\$ 6,183,008 14</u>
Expenditure as above. . . . .	<u>3,541,547 71</u>
Ledger assets, December 31, 1905. . . . .	<u>\$ 2,641,460 43</u>

5-6 EDWARD VII., A. 1906

WESTERN—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement...	84,223,251	1,172,294 53	363,728,441	3,579,985 05	447,951,692	4,752,279 58
Taken during the year (new and renewed).....	64,564,936	960,899 74	394,566,489	3,350,919 48	459,131,425	4,311,819 22
Total .....	148,788,187	2,133,194 27	758,294,930	6,930,904 53	907,083,117	9,064,098 80
Deduct terminated.....	69,763,717	1,022,846 11	379,310,394	3,279,818 28	449,074,111	4,302,664 39
Gross in force at end of year	79,024,470	1,110,348 16	378,984,536	3,651,086 25	458,009,006	4,761,434 41
Deduct reinsured.....	22,531,823	362,806 55	57,362,673	492,219 18	79,894,496	855,025 73
Net in force Dec. 31, 1905.	56,492,647	747,541 61	321,621,863	3,158,867 07	378,114,510	3,906,408 68
National of Ireland policies in force (net).....	1,803,648	22,392 54	.....	.....	1,803,648	22,392 54
Total .....	58,296,295	769,934 15	321,621,863	3,158,867 07	379,918,158	3,928,801 22
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement.....	.....	.....	5,776,332	145,969 96	5,776,332	145,969 96
Taken during the year....	3,865,241	34,922 78	57,872,217	361,221 25	61,737,458	396,144 03
Total .....	3,865,241	34,922 78	63,648,549	507,191 21	67,513,790	542,113 99
Deduct terminated .....	3,865,241	34,922 78	58,248,746	382,167 72	62,113,987	417,090 50
Gross in force at end of year	.....	.....	5,399,803	125,023 49	5,399,803	125,023 49
Deduct reinsured.....	.....	.....	1,091,767	32,612 68	1,091,767	32,612 68
Net in force Dec. 31, 1905.	.....	.....	4,308,036	92,410 81	4,308,036	92,410 81
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement...	5,157,795	95,894 28	4,723,861	102,949 47	9,881,656	198,843 75
Taken during the year....	30,877,549	368,678 36	53,924,128	332,163 85	84,801,677	700,842 21
Total .....	36,035,344	464,572 64	58,647,989	435,113 32	94,683,333	899,685 96
Deduct terminated.....	32,079,252	369,827 48	53,077,510	329,733 87	85,156,762	696,561 35
Gross in force at end of year	3,956,092	94,745 16	5,570,479	108,379 45	9,526,571	203,124 61
Deduct reinsured .....	1,657,846	34,927 33	2,241,159	28,217 00	3,899,005	63,144 33
Net in force Dec. 31, 1905.	2,298,246	59,817 83	3,329,320	80,162 45	5,627,566	139,980 28

Total number of policies in force.....(No return.)

Total net amount in force.....\$389,853,760 00

Total premiums thereon.....4,161,192 31

RISKS AND PREMIUMS (*National of Ireland policies.*)

	Amount.	Original Premiums thereon.
Gross risks in force at Dec. 31, 1904 .....	\$ 10,916,570	\$ 155,239 63
Deduct terminated .....	6,527,556	99,259 26
Gross in force at end of year.....	\$ 4,389,014	\$ 55,980 37
Deduct reinsured .....	2,585,366	33,587 83
Net in force December 31, 1905.....	\$ 1,803,648	\$ 22,392 54

STATEMENTS  
OF  
LIFE INSURANCE COMPANIES



LIST OF COMPANIES BY WHICH THE BUSINESS OF LIFE INSURANCE  
WAS TRANSACTED IN THE DOMINION DURING THE  
YEAR ENDED DECEMBER 31, 1905.

The Ætna Life Insurance Company.  
The Canada Life Assurance Company.  
The Central Life Insurance Company.  
The Commercial Union Assurance Company (Limited).  
The Confederation Life Association.  
\*The Connecticut Mutual Life Insurance Company.  
The Continental Life Insurance Company.  
The Crown Life Insurance Company.  
The Dominion Life Assurance Company.  
\*The Edinburgh Life Assurance Company.  
The Equitable Life Assurance Society of the United States.  
The Excelsior Life Insurance Company.  
The Federal Life Assurance Company of Canada.  
The Germania Life Insurance Company.  
The Great-West Life Assurance Company.  
The Home Life Association of Canada.  
The Imperial Life Assurance Company of Canada.  
\*The Life Association of Scotland.  
The Liverpool and London and Globe Insurance Company.  
The London and Lancashire Life Assurance Company.  
The London Assurance.  
The London Life Insurance Company.  
The Manufacturers Life Insurance Company.  
The Metropolitan Life Insurance Company.  
The Mutual Life Assurance Company of Canada.  
The Mutual Life Insurance Company of New York.  
The Mutual Reserve Life Insurance Company.  
The National Life Assurance Company of Canada.  
\*The National Life Insurance Company of the United States of America.  
The New York Life Insurance Company.  
The North American Life Assurance Company.  
The Northern Life Assurance Company of Canada.  
The North British and Mercantile Insurance Company.  
\*The North-western Mutual Life Insurance Company.  
The Norwich Union Life Insurance Society.  
The Pelican and British Empire Life Office.  
\*The Phoenix Mutual Life Insurance Company.

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\*The licenses of these companies expired on March 31, 1878, so far as relates to new business.



The Provident Savings Life Assurance Society of New York.  
The Royal Insurance Company.  
The Royal Victoria Life Insurance Company.  
\*The Scottish Amicable Life Assurance Society.  
\*The Scottish Provident Institution.  
The Sovereign Life Assurance Company of Canada.  
The Standard Life Assurance Company.  
The Star Life Assurance Society.  
The State Life Insurance Company.  
The Sun Life Assurance Company of Canada.  
The Travelers Insurance Company.  
The Union Life Assurance Company.  
The Union Mutual Life Insurance Company.  
The United States Life Insurance Company in the City of New York.  
The Subsidiary High Court of the Ancient Order of Foresters.

## SESSIONAL PAPER No. 8

## THE ÆTNA LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—MORGAN G. BULKELEY. | Secretary—J. L. ENGLISH.  
 Principal Office—Hartford, Conn., U.S.  
 Chief Agent in Canada—WILLIAM H. ORR. | Head Office in Canada—Toronto.  
 (Incorporated June 6, 1850. Commenced business in Canada, 1866.)

## CAPITAL.

Amount of capital authorized .....	\$ 5,000,000 00
Amount subscribed for and paid up in cash .....	<u>2,000,000 00</u>

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals (\$393,386 of this amount belongs to policies issued subsequent to March 31, 1878) .....	\$ 440,491 00
Premium obligations on Canadian policies in force (\$2,234.46 of this amount belongs to policies issued subsequent to March 31, 1878) ..	17,732 11
Stocks, bonds and debentures owned by the company and held in Canada, viz:—	

	Par value.	Book value.	Market value.
City of Quebec Water.....	\$ 40,000 00	\$ 40,000 00	\$ 42,000 00
City of London .....	75,000 00	75,000 00	79,500 00
City of Ottawa .....	133,000 00	133,000 00	142,000 00
Montreal Harbour .....	60,000 00	60,000 00	64,800 00
City of Toronto.....	462,206 00	456,337 00	469,444 00
Town of Mount Forest. . . . .	20,000 00	20,000 00	21,600 00
City of Stratford.....	21,000 00	21,000 00	22,680 00
Town of Levis. ....	24,882 55	17,000 00	18,360 00
City of Hull.....	40,000 00	40,000 00	42,000 00
Province of Manitoba.....	149,893 33	149,893 34	166,320 00
City of Sault Ste. Marie .....	20,100 00	20,000 00	21,105 00
City of Brantford.....	100,000 00	97,500 00	103,000 00
City of Three Rivers.....	32,500 00	32,500 00	35,100 00
Town of Coaticook.....	21,000 00	21,000 00	22,680 00
City of Victoria.....	75,000 00	75,000 00	78,750 00
City of Vancouver .....	225,000 00	225,000 00	252,000 00
City of St. Hyacinthe.....	30,000 00	30,000 00	31,800 00
Town of Parkdale.....	40,218 34	40,218 34	40,218 34
City of St. Thomas.....	102,889 31	102,889 31	109,062 67
Town of Windsor .....	83,441 03	83,441 03	89,316 31
City of Kingston .....	44,063 99	44,063 99	45,385 91
City of Belleville .....	50,000 00	50,000 00	53,000 00
Town of Côte St. Antoine .....	100,000 00	98,250 00	105,000 00
Town of Galt.....	50,000 00	49,125 00	52,500 00
Province of New Brunswick.....	66,000 00	66,000 00	66,000 00
City of St. John, New Brunswick. . .	150,000 00	149,375 00	154,500 00
City of Hamilton .....	19,322 49	18,829 54	19,902 16
City of Halifax .....	100,000 00	100,000 00	105,000 00
City of Sherbrooke.....	75,000 00	72,750 00	77,250 00
Roman Catholic School, Montreal .....	85,000 00	85,000 00	89,250 00
Protestant School, Montreal .....	203,000 00	209,687 60	209,090 00
Prince Edward Island.....	100,000 00	97,250 00	104,000 00
Protestant Hospital for Insane.....	74,000 00	74,000 00	78,440 00
British Consols .....	486,666 66	457,791 56	450,000 00
City of Montreal .....	200,000 00	200,000 00	200,000 00
City of Montreal Stock.....	60,000 00	60,000 00	60,000 00
Province of Quebec.....	487,833 33	435,587 17	481,525 00
Town of Westmount.....	100,000 00	100,000 00	100,000 00

Totals.....	\$ 4,177,011 03	\$ 4,118,488 88	\$ 4,302,579 39
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5-6 EDWARD VII., A. 1906

ÆTNA LIFE—*Continued.*ASSETS—*Continued.*

Carried out at market value.....	\$	4,302,579	39
Cash in banks, viz.:—			
Ontario Bank.....	\$	8,833	69
Bank of Toronto.....		24,063	71
Total cash in banks.....		32,897	40
Interest due and accrued.....		23,685	40
Gross premiums due and uncollected on Canadian policies in force.....	\$	50,003	15
Gross deferred premiums on same.....		22,271	41
Total outstanding and deferred premiums.....	\$	72,274	56
Deduct cost of collection at 20 per cent.....		14,454	91
Net outstanding and deferred premiums.....		57,819	65
Total assets in Canada.....	\$	4,875,204	95

## LIABILITIES IN CANADA.

*Under Policies issued previous to March 31, 1878.*

*Amount computed to cover the net present value of all Canadian policies in force.....	\$	1,087,169	00
Claims for death losses adjusted but not due, and unadjusted but not resisted (of which \$779 accrued in previous years).....	\$	4,402	00
Claims for matured endowments due and unpaid (all of which accrued in previous years).....		1,113	00
		5,515	00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....		654	99
Total liabilities in respect of said policies in Canada...	\$	1,093,338	99

*Under Policies issued subsequent to March 31, 1878.*

*Amount computed to cover the net present value of all Canadian policies in force.....	\$	4,366,913	00
Supplementary contracts not involving life contingencies.....		5,619	00
Claims for death losses adjusted but not due, and unadjusted but not resisted (of which \$1,000 accrued in previous years).....	\$	3,638	00
Claims for matured endowments due and unpaid (of which \$2,099 accrued in previous years).....		4,127	00
		7,765	00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....		3,510	91
Total liabilities in respect of said policies in Canada...	\$	4,383,807	91
Total liabilities in Canada.....	\$	5,477,146	90

\*Based on Institute of Actuaries H.M. Table of mortality, with  $4\frac{1}{2}$  per cent interest for policies issued prior to Dec. 31, 1899, and with  $3\frac{1}{2}$  per cent interest for policies issued subsequent to that date.

## SESSIONAL PAPER No. 8

## ÆTNA—Continued.

## INCOME IN CANADA.

Cash received for premiums .....	\$	577,387	82
Premium obligations taken in part payment of premiums.....		755	19
Premiums paid by dividends.....		54,269	51
Total premium income (New, \$52,801.93; Renewal, \$579,610.59.)....	\$	632,412	52
Interest on investments.....		171,008	25
Interest on bank deposits.....		1,267	29
Interest on premium notes and policy loans.....		20,391	76
Total income in Canada during the year.....	\$	825,079	82

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	269,061	71
Premium and other obligations used in payment of the same .....		5,504	36
Payment on supplementary instalment contracts.....		825	00
	\$	275,391	67
Deduct amount received for reinsured death claims .....		1,008	00
Total amount paid for death claims (of which \$6,110.13 accrued in previous years.).....	\$	274,383	07
Cash paid for matured endowments.....	\$	271,479	34
Premium and other obligations used in payment of the same.....		32,186	66
Total amount paid for matured endowments (of which \$1,923 accrued in previous years.).....	\$	303,666	00
Total amount paid for death claims and matured endowments.....	\$	578,049	07
Cash paid for surrendered policies.....		11,602	65
Cash dividends paid policy holders.....		9,555	61
"    applied in payment of premiums in Canada .....		54,269	51
Total net amount paid to policy-holders in Canada.....	\$	653,476	84
Cash paid for commissions, salaries and other expenses of officials in Canada.....		65,332	62
Taxes, licenses, fees or fines.....		8,201	08
Miscellaneous payments, viz.:—Postage, \$2,293.64; telegraph, \$81.77; express, \$51.44; stationery, \$313.83; printing, \$403.81; exchange, \$238.44; medical examiners, \$3,938; sundry, \$3.50; advertising, \$263.20; supplies, \$12.26; rent, \$72.25; furniture and fixtures, \$2.60; legal, \$0.75.....		7,675	49
Total expenditure in Canada.....	\$	734,686	03

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	10,216	99
"    received during the year.....		755	19
	\$	10,972	18
Amount of obligations used in payment of claims .....	\$	197	08
"    "    dividends to policy-holders .....		560	94
"    redeemed in cash.....		499	22
Total deduction.....	\$	1,257	24
Balance—note assets at end of year.....	\$	9,714	94

5-6 EDWARD VII. A. 1906

## ÆTNA LIFE—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada, 766	
Amount of said policies . . . . .	\$ 1,205,115 00
Number of policies become claims in Canada during the year . . . . 440	
Amount of said claims . . . . .	579,624 00
Number of policies in force in Canada at date . . . . .	12,298
Amount of said policies . . . . .	<u>17,255,753 00</u>

## EXHIBIT OF POLICIES.

## In force at beginning of year—

	No.	Amount.	No.	Amount.
Whole life policies . . . . .	4,863	\$ 5,740,878		
Endowment assurances . . . . .	6,373	9,366,091		
All other policies . . . . .	994	1,964,744		
			12,230	\$17,071,713 00

## New policies issued—

Whole life policies . . . . .	27	\$ 24,030		
Endowment assurances . . . . .	729	1,077,111		
All other policies . . . . .	77	160,450		
			833	1,261,591 00

Old policies revived . . . . .			5	6,500 00
Old, changed and increased and transferred . . . . .			34	48,681 00

Total . . . . .			13,102	\$18,388,485 00
Deduct terminated and not taken . . . . .			804	<u>1,132,732 00</u>

## In force at end of year—

Whole life policies . . . . .	4,732	\$ 5,535,092		
Endowment assurances . . . . .	6,568	9,766,158		
All other policies . . . . .	998	1,954,503		
			12,298	<u>17,255,753 00</u>

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death . . . . .	183	\$ 274,853 00
" maturity . . . . .	256	303,771 00
" expiry . . . . .	15	34,100 00
" surrender . . . . .	110	141,498 00
" lapse . . . . .	186	293,201 00
" change and decrease and transfer . . . . .	34	50,521 00
" not taken . . . . .	20	34,788 00
Total . . . . .	804	<u>\$ 1,132,732 00</u>

## DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada . . . . .	2,192	\$ 2,247,636 00
Policies revived or increased during the year . . . . .	1	1,000 00
Policies terminated . . . . .	104	126,963 00
Policies in force at date of statement . . . . .	2,089	<u>2,121,673 00</u>

## SESSIONAL PAPER No. 8

## ÆTNA LIFE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR 1905.

Total premium income. ....	\$ 9,952,940 23
Consideration for supplementary contracts not involving life contingencies .....	27,603 00
Cash received for interest and for discount on claims paid in advance. .	3,153,210 38
Cash received for rents.....	39,067 19
Profit on sale or maturity of ledger assets. ....	39,573 33
Total income, life department.....	\$13,212,394 13
Total income, accident department.....	3,748,076 38
Total income.....	\$16,960,470 51

## DISBURSEMENTS DURING THE YEAR 1905.

Cash paid for losses and matured endowments.....	\$ 4,994,125 77
Cash paid annuitants.....	1,914 14
Dividends paid policy-holders in cash .....	222,615 21
Dividends applied to purchase paid-up additions and annuities. ....	18,444 02
Dividends applied to pay renewal premiums.....	485,620 26
Surrender values paid in cash.....	354,129 89
Surrender values applied to pay new and renewal premiums.....	6,019 13
Surrender values applied to purchase paid-up insurance and annuities. .	237,686 70
Paid for claims on supplementary contracts not involving life contingencies .....	10,320 00
Cash paid stockholders for interest or dividends.....	200,000 00
Commissions to agents. ....	1,110,719 53
Commuted renewal commissions.....	10,343 37
Insurance, taxes, licenses and Insurance Department fees.....	351,650 93
Rent.....	61,946 11
Salaries and allowances for agencies.....	76,441 50
Agency supervision, travelling and all other agency expenses .....	21,344 43
Medical examiners' fees and inspection of risks .....	120,038 94
Salaries of officers and office employees.....	228,777 36
Advertising, printing and stationery and postage. ....	113,667 68
Premiums paid on bonds.....	59,898 87
Miscellaneous expenses.....	92,118 21
Total disbursements, life department.....	\$ 8,777,822 05
Total disbursements, accident department, .....	3,126,072 89
Total disbursements. ....	\$11,903,894 94

## LEDGER ASSETS.

Book value of real estate, unencumbered.....	\$ 636,698 74
Mortgage loans (first liens) on real estate .....	34,772,470 23
Loans secured by pledge of bonds, stocks and other collaterals .....	1,067,975 38
Loans made to policy-holders on the company's policies assigned as collaterals .....	4,050,275 00
Premium notes, loans or liens on policies in force.....	305,344 76
Book value of bonds and stocks owned absolutely.....	26,775,001 25
Cash on hand and in banks.....	7,234,262 49
Bills receivable and agents' balances. ....	99,084 65
Total ledger assets.....	\$74,941,112 50

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*ÆTNA LIFE—Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued .....	\$ 871,551 19
Rents accrued .....	1,850 00
Market value of stocks and bonds over book value .....	2,802,691 23
Net amount of uncollected and deferred premiums .....	729,727 74
Gross assets .....	<u>\$79,346,932 66</u>
Deduct assets not admitted .....	99,428 34
Total assets admitted .....	<u><u>\$79,247,504 32</u></u>

## LIABILITIES.

Net reinsurance reserve, Actuaries' Table of Mortality, with 4 per cent interest on old business and on 3½ per cent basis on business issued since January, 1901 .....	\$65,917,971 00
Present value of amounts not yet due on supplementary contracts, not involving life contingencies .....	101,542 00
Total unsettled claims .....	222,718 00
Amount of unpaid dividends or other profits due policy-holders .....	82,844 70
Dividends apportioned, payable to policy-holders during 1906 .....	326,203 76
Dividends apportioned, payable to policy-holders subsequent to 1906 .....	385,362 53
Commission due to agents on premium notes when paid .....	746 35
Salaries, rents and expenses due and accrued .....	10,000 00
Premiums paid in advance, including surrender values so applied .....	45,271 08
Liability under cancelled policies upon which a surrender value may be demanded .....	5,884 00
Special reserve in addition to reserve given above .....	2,215,316 00
Total liabilities, life department .....	<u>\$69,313,859 42</u>
Total liabilities, accident department .....	2,858,238 09
Capital stock paid up .....	2,000,000 00
Unassigned funds (surplus) .....	5,075,406 81
Total liabilities .....	<u><u>\$79,247,504 32</u></u>

## INCOME IN CANADA.

*Life.*

Number of new policies issued during the year .....	17,085
Amount of said policies .....	\$30,064,641 00
Number of policies terminated during the year .....	9,511
Amount terminated .....	16,724,122 00
Number of policies in force at date of statement .....	146,215
Net amount of said policies .....	<u><u>250,858,315 00</u></u>

SESSIONAL PAPER No. 8

## CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—Hon. GEO. A. COX.

Secretary—R. HILLS.

Director and General manager—E. W. COX.

Head Office—Toronto, Ontario.

Organized August 21, 1847; incorporated, April 25, 1849, by Act of the Legislature of the late Province of Canada, 12 Vic., cap. 168; amended in 1879 by 42 Vic., cap. 71; in 1893 by 56 Vic., cap. 76, and in 1899 by 62-63 Vic., cap. 90. Commenced business in Canada, Aug. 21, 1847.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash . . . . \$ 1,000,000 00

(For List of Shareholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company, including company's buildings in Toronto, Montreal, Hamilton, Winnipeg, St. John and elsewhere. \$ 1,834,307 92  
 Amount secured by way of loans on real estate, by bond or mortgage, first liens . . . . . 5,185,612 99  
 (Amount of loans as above on which interest has been overdue for one year or more previous to statement. . . . . \$11,670 23)  
 Amount of loans secured by bonds, stocks or other marketable collaterals. 149,987 59

Viz.: Upon stocks and bonds of—

	Par value.	Market value.	Amount loaned thereon.
100 shares Canadian Bank of Commerce	\$ 5,000 00	\$ 8,500 00	\$ 7,600 00
16 " Imperial Bank of Canada. . . .	1,600 00	3,632 00	
17 " Canadian Bank of Commerce	850 00	1,445 00	
26 " Hamilton Provident and Loan Society. . . . .	2,600 00	3,120 00	
193 " Dominion Coal Co., Limited. . . .	19,300 00	15,054 00	22,356 00
5 " Standard Bank of Canada. . . . .	250 00	575 00	
14 " Hamilton Gas Light Co. . . . .	560 00	896 00	
5 " Bell Telephone Co. . . . .	500 00	785 00	
46 " Canadian Bank of Commerce	2,300 00	3,910 00	
20 " Hamilton Provident and Loan Society. . . . .	2,000 00	2,400 00	5,000 00
20 " Central Canada Loan and Savings Co. . . . .	2,000 00	3,400 00	
93 " St. Catharines Gas Co. . . . .	9,300 00	7,440 00	36,513 29
166 " Imperial Bank of Canada. . . . .	16,600 00	37,682 00	
450 " Winnipeg Electric Railway. . . . .	45,000 00	83,250 00	22,500 00
27 " Toronto Railway. . . . .	2,700 00	2,835 00	
50 " Ontario Bank. . . . .	5,000 00	6,500 00	6,349 97
30 " Bank of Hamilton. . . . .	3,000 00	6,420 00	5,600 00
25 " Canadian General Electric Co. . . . .	2,500 00	3,750 00	3,125 00



CANADA LIFE—Continued.

ASSETS AS PER LEDGER ACCOUNTS—Continued.

LOANS ON COLLATERALS—Concluded.

	Par value.	Market value.	Amount loaned thereon.
37 bonds Petrolea Electric Light, Heat and Power Co., (6 p.c. first mortgage). . . . .	18,500 00	18,500 00	18,500 00
Policy No. 43590, Canada Life Assurance Co. . . . .	3,000 00	1,020 00	2,000 00
Policy No. 39069, Canada Life Assurance Co. . . . .	2,000 00	686 00	
and portion of Annual Indemnity as Judge of Superior Court of Lower Canada for months of October, November and December in each year, to \$1,000, continued for three years. . . . .	3,000 00	2,686 00	
Free policy No. 122249, Equitable Life Assurance Co. of New York . . . . .	924 00	471 00	350 00
Policies in the Standard Life Assurance Co., Equitable Life Assurance Co., Mutual Life Assurance Co. and Canada Life Assurance Co. . . . .	35,000 00	26,192 00	10,000 00
Policy No. 33077, Sun Life Assurance Co., on the Endowment System, due 1st September, 1906. . . . .	1,000 00	981 00	600 00
Policy No. 84432, Standard Life Assurance Co. . . . .	1,000 00	810 00	600 00
Policy No. 0102365, Canada Life Assurance Co.— (£2,000 0 0). . . . .	9,733 33	210 00	3,893 33
and Reversionary interest in will. . . . .		20,580 00	
Total. . . . .			\$ 149,987 59

Amount of loans made to policy-holders on the company's policies assigned as collaterals. . . . .	3,603,029 47
Premium obligations on policies in force. . . . .	26,564 39

Stocks and bonds owned by the company :—

Government securities—

	Book value.	Par value.	Market value.
Dominion of Canada 2½ p.c. inscribed stock. . . . .	\$ 131,400 00	\$ 146,000 00	\$ 125,560 00
Province of Ontario annuities. . . . .	39,604 81	39,604 81	39,605 00
Province of Manitoba 4 p.c. bonds. . . . .	25,995 29	24,333 33	25,995 00
Province of British Columbia (Treasury) 5 p.c. bonds. . . . .	864,000 00	864,000 00	909,079 00
Newfoundland 4 p.c. inscribed stock. . . . .	50,481 94	48,666 66	50,482 00
Newfoundland 3½ p.c. bonds. . . . .	92,466 66	97,333 33	91,493 00
United States 2 p.c. registered bonds. . . . .	105,737 50	100,000 00	103,000 00
	\$1,309,686 20	\$1,319,938 13	\$1,345,214 00

City—

New York, U.S.A. . . . .	\$ 107,290 00	\$ 100,000 00	\$ 102,000 00
Montreal permanent stock. . . . .	46,233 33	48,666 66	46,233 00
Toronto. . . . .	387,842 39	382,033 33	382,033 00
Toronto Separate Schools. . . . .	35,973 00	35,000 00	35,973 00
Hamilton. . . . .	52,462 66	48,666 66	52,463 00
Ottawa. . . . .	15,448 30	14,500 00	15,448 00
London. . . . .	26,180 00	25,000 00	26,180 00
Chatham, Ont. . . . .	28,552 20	28,430 93	28,552 00
St. Catharines. . . . .	23,962 65	25,000 00	25,000 00

## SESSIONAL PAPER No. 8

## CANADA LIFE—Continued.

## Stocks and bonds owned by the company—Continued.

<i>City—Concluded.</i>	Book value.	Par value.	Market value.
St. Thomas.....	63,966 44	64,413 06	64,509 00
Stratford.....	56,605 47	56,000 00	57,064 00
Sherbrooke, P. Q.....	54,511 60	52,000 00	52,000 00
Hull.....	53,765 50	55,000 00	55,000 00
Winnipeg.....	65,242 06	64,816 68	65,243 00
*Victoria, B. C.....	199,000 00	199,000 00	212,371 00
Vancouver.....	92,931 00	100,000 00	92,931 00
Kamloops.....	15,000 00	15,000 00	16,680 00
Revelstoke.....	20,000 00	20,000 00	22,866 00
Moncton, N. B.....	15,500 00	15,500 00	16,002 00
Charlottetown, P. E. I.....	3,070 80	3,000 00	3,071 00
Windsor, Ont.....	92,204 89	90,790 79	94,334 00
Regina, Sask.....	30,000 00	30,000 00	31,589 00
Moose Jaw.....	24,475 00	25,000 00	29,493 00
	<u>\$1,510,217 29</u>	<u>\$1,497,818 11</u>	<u>\$1,527,035 00</u>

*County—*

Cornwallis, Man.....	\$ 7,027 87	\$ 6,831 28	\$ 7,233 00
Pontiac, P. Q.....	100,000 00	100,000 00	108,380 00
Antigonish, N. S.....	9,127 80	9,000 00	9,085 00
Digby, N. S.....	8,800 00	8,800 00	9,207 00
East Hants, N. S.....	8,000 00	8,000 00	8,000 00
Queens, N. S.....	7,000 00	7,000 00	7,460 00
Gloucester, N. B.....	30,339 68	25,000 00	29,666 00
Albert, N. B.....	2,000 00	2,000 00	2,000 00
Carleton, N. B.....	6,000 00	6,000 00	6,000 00
Kildonan, Man.....	20,000 00	20,000 00	21,676 00
Ochre River, Man.....	23,514 31	23,037 64	25,037 00
	<u>\$ 221,809 66</u>	<u>\$ 215,668 92</u>	<u>\$ 233,744 00</u>

*Town—*

Alliston.....	\$ 3,400 00	\$ 3,400 00	\$ 3,578 00
Almonte.....	6,775 73	6,775 73	6,776 00
Amherstburg.....	6,534 56	6,534 56	6,947 00
Aylmer, Ont.....	15,387 26	15,893 65	15,898 00
Berlin.....	7,313 84	7,313 84	7,313 00
Blenheim.....	11,180 34	10,682 39	11,123 00
Bothwell.....	3,303 29	3,303 29	3,303 00
Bowmanville.....	16,362 26	16,362 26	16,362 00
Braacebridge.....	18,189 22	17,746 29	18,458 00
Brampton.....	58,956 99	58,366 06	66,582 00
Brockville.....	48,780 68	49,248 07	49,444 00
Collingwood.....	33,799 60	32,536 92	34,238 00
Cornwall.....	16,519 79	17,457 86	16,520 00
Dresden.....	17,004 10	17,004 10	17,004 00
Dundas.....	8,817 13	8,817 13	8,817 00
Dunnville.....	12,718 68	13,122 53	12,653 00
Durham.....	10,000 00	10,000 00	10,000 00
Fort William.....	38,439 33	38,670 40	40,229 00
Gravenhurst.....	10,000 00	10,000 00	10,616 00
Harriston.....	20,733 67	20,889 71	20,889 00
Kingsville.....	12,495 79	12,812 92	12,899 00
Kincardine.....	4,620 00	4,620 00	4,620 00
Leamington.....	981 60	981 60	1,006 00
Lindsay.....	6,482 43	6,482 43	6,482 00
Mattawa.....	14,942 25	13,887 42	15,318 00
Mount Forest.....	28,589 09	28,995 89	28,996 00
Meaford.....	12,885 26	12,864 02	12,951 00
Orillia (guaranteed by county of Simcoe).....	69,106 40	66,130 00	69,106 00
Oshawa.....	48,314 38	50,556 02	50,556 00
Palmerston.....	767 43	767 43	767 00
Parkhill.....	3,742 82	3,500 00	3,828 00
Petrolia.....	29,470 47	29,634 32	30,010 00
Rat Portage.....	77,373 44	77,373 44	77,373 00
Ridgetown.....	1,152 38	1,152 38	1,152 00
Renfrew.....	5,249 97	5,390 16	5,390 00
Port Arthur.....	58,786 67	59,076 67	65,969 00

\*\$53,000 City of Victoria on deposit with Receiver General of Canada.

5-6 EDWARD VII., A. 1906

CANADA LIFE—*Continued.*Stocks and bonds owned by the company—*Continued.*

<i>Town—Concluded.</i>	Book value.	Par value.	Market value.
*Sarnia.....	\$4,783 90	\$4,061 30	\$7,150 00
Sault Ste. Marie.....	33,752 30	37,000 00	37,000 00
Strathroy.....	896 95	872 33	897 00
Smith's Falls.....	12,983 96	12,983 96	12,984 00
Stayner 4½ p.c. annuities (guaranteed by county of Simcoe)...	12,029 52	12,225 78	12,293 00
Thessalon.....	2,411 51	2,292 07	2,541 00
Thorold.....	28,242 84	29,372 82	28,379 00
Trenton.....	16,502 22	15,909 85	16,502 00
Uxbridge.....	3,429 58	3,429 58	3,430 00
Walkerton.....	14,348 22	13,974 01	14,306 00
Wallaceburg.....	25,397 18	25,397 18	26,840 00
Welland.....	2,324 48	2,324 48	2,324 00
Walkerville.....	20,474 20	20,474 20	20,474 00
West Toronto Junction.....	79,050 00	84,150 00	75,538 00
Wiarion.....	39,326 90	39,073 11	40,112 00
Buckingham, P. Q.....	1,000 00	1,000 00	1,095 00
Chicoutimi.....	25,574 37	24,943 62	26,902 00
Maisonneuve, P. Q.....	41,002 50	35,000 00	41,990 00
Magog.....	19,389 09	18,400 00	19,389 00
St. Henri des Tanneries.....	40,000 00	40,000 00	43,100 00
St. Henri.....	22,000 00	22,000 00	23,036 00
St. Johns.....	31,656 28	30,735 79	30,736 00
St. Jerome.....	35,344 95	33,957 57	33,958 00
Calgary, Alta.....	3,000 00	3,000 00	3,085 00
Gladstone, Man.....	9,298 20	10,000 00	10,000 00
Edmonton.....	49,018 03	45,457 69	52,178 00
Red Deer.....	3,750 50	4,028 17	4,028 00
Minnedosa, Man.....	557 00	600 00	557 00
Neepawa.....	48,954 00	49,417 00	51,647 00
Dauphin.....	9,143 31	9,143 31	9,501 00
South Qu'Appelle.....	7,067 32	6,900 00	7,892 00
Moosomin.....	4,628 08	4,674 40	4,866 00
Souris, Man.....	13,295 65	13,093 00	14,229 00
Campbelltown, N. B.....	48,517 05	48,000 00	48,000 00
Chatham, N. B.....	16,000 00	16,000 00	16,000 00
Newcastle, N. B.....	8,000 00	8,000 00	8,000 00
Annapolis Royal, N. S.....	8,000 00	8,000 00	8,000 00
Dartmouth, N. S.....	2,000 00	2,000 00	2,064 00
Liverpool, N. S.....	9,500 00	9,500 00	9,500 00
North Sydney.....	5,000 00	5,000 00	5,142 00
Parrsboro', N. S.....	8,100 00	8,100 00	8,100 00
Pictou, N. S.....	39,891 10	39,000 00	39,738 00
Stellarton, N. S.....	18,360 00	18,000 00	19,492 00
Sydney, N. S.....	121,372 50	117,000 00	121,598 00
Truro, N. S.....	66,143 00	65,000 00	65,000 00
Westville, N. S.....	12,291 60	12,000 00	12,470 00
Port Arthur.....	18,016 08	18,198 06	20,604 00
	\$1,861,001 22	\$1,848,038 77	\$1,905,840 00
<i>Townships—</i>			
Aldborough.....	\$ 3,709 35	\$ 3,728 52	\$ 3,729 00
Colchester.....	3,699 27	3,568 30	3,782 00
Cumberland.....	3,286 90	3,156 87	3,369 00
Dunwich.....	642 88	642 88	660 00
Dover.....	6,988 80	6,763 72	7,062 00
East Oxford.....	3,340 81	3,325 77	3,386 00
Emily.....	1,097 80	1,097 80	1,098 00
Hibbert.....	1,283 96	1,295 32	1,295 00
Innisfil.....	1,125 06	1,104 51	1,128 00
Keewatin.....	6,086 76	6,424 11	6,424 00
Mersea.....	13,872 79	12,725 73	14,194 00
Howard.....	8,036 08	8,104 42	8,109 00
Mountain.....	30,230 37	28,370 78	30,770 00
Maidstone.....	6,181 82	5,988 24	6,211 00
Osnabruk.....	3,835 81	3,874 88	3,875 00
Proton.....	2,100 00	2,100 00	2,153 00
Raleigh.....	1,547 78	1,518 50	1,561 00
	\$ 97,066 24	\$ 93,790 35	\$ 98,806 00

\*\$8,000 Town of Sarnia on deposit with Receiver General of Canada.

## SESSIONAL PAPER No. 8

CANADA LIFE—*Continued.*Stocks and bonds owned by the company—*Continued.*

	Book value.	Par value.	Market value.
<i>School Districts—</i>			
Asker.....	\$ 996 88	\$ 960 00	\$ 1,036 00
Evansdale.....	830 73	800 00	863 00
Macoun.....	2,461 43	2,375 00	2,650 00
St. Pierre Centre.....	2,384 32	2,333 34	2,548 00
Morrisview.....	724 27	700 00	750 00
Shebo.....	1,207 38	1,080 00	1,268 00
Calgary.....	55,947 69	57,000 00	59,200 00
Carberry.....	7,778 59	7,058 54	7,779 00
Hamiota.....	3,051 78	2,800 00	3,144 00
Kohls.....	1,672 90	1,600 00	1,751 00
Moosomin.....	13,800 00	13,800 00	14,258 00
Prince Albert.....	16,582 60	16,150 00	17,270 00
Ridgeway.....	970 15	900 00	1,016 00
Saskatoon.....	14,627 09	13,500 00	15,544 00
Howard.....	575 00	575 00	591 00
Pipestone.....	1,441 96	1,400 00	1,486 00
Smouse Creek.....	836 41	800 00	876 00
Gratton.....	2,807 76	2,720 00	2,997 00
Rosthern.....	5,109 73	4,800 00	5,452 00
Martin.....	4,080 00	4,080 00	4,370 00
Stinson.....	750 00	750 00	771 00
Strathcona.....	4,958 86	4,800 00	5,126 00
Winnipeg.....	100,000 00	100,000 00	100,000 00
Red Deer.....	4,714 51	4,600 00	5,011 00
High River.....	5,202 21	5,100 00	5,527 00
Lethbridge.....	18,485 26	18,200 00	19,615 00
Summerville.....	1,200 00	1,200 00	1,248 00
Elva.....	2,700 00	2,700 00	2,900 00
Fertle.....	1,069 74	1,040 00	1,122 00
Hampton.....	771 42	771 42	820 00
Lake De May.....	525 00	525 00	562 00
Crandall.....	1,900 00	1,900 00	2,047 00
Garfield.....	937 84	900 00	978 00
Reston.....	7,467 55	7,700 00	8,080 00
Fort Saskatchewan.....	4,004 49	3,800 00	4,387 00
Elmdale.....	928 15	900 00	978 00
West Kildonan.....	13,159 34	12,000 00	14,004 00
Rose Bush.....	636 97	600 00	657 00
Silver Creek.....	861 47	800 00	895 00
Stearns.....	1,254 68	1,200 00	1,313 00
Wetaskiwin.....	34,241 55	33,833 34	37,338 00
Brokenshell.....	1,045 56	1,000 00	1,094 00
Carroll.....	750 27	720 00	783 00
Togo.....	1,245 72	1,200 00	1,313 00
Kuusamo.....	498 44	480 00	518 00
Willow Flat.....	430 73	400 00	448 00
Melville.....	1,578 39	1,520 00	1,640 00
Menno.....	415 36	400 00	432 00
Albury.....	1,246 10	1,200 00	1,298 00
Fair.....	409 08	400 00	419 00
Woodlawn.....	1,234 00	1,200 00	1,313 00
Jubilee.....	1,587 97	1,500 00	1,694 00
Crieff.....	1,045 56	1,000 00	1,094 00
Yankee Town.....	1,254 67	1,200 00	1,313 00
McTaggart.....	1,245 00	1,200 00	1,313 00
Summer.....	3,631 91	3,500 00	3,921 00
Bavelaw.....	727 44	700 00	766 00
Poplar Bluff.....	665 28	600 00	695 00
Carlew.....	1,246 56	1,200 00	1,313 00
Flossie.....	687 00	700 00	730 00
Scotland.....	627 36	600 00	657 00
Success.....	836 48	800 00	876 00
Larson.....	836 48	800 00	876 00
Tait.....	836 48	800 00	876 00
Kenaston.....	1,045 60	1,000 00	1,094 00
Gibson.....	1,254 72	1,200 00	1,313 00
Watson.....	1,045 60	1,000 00	1,095 00
Rouleau.....	5,045 12	5,000 00	6,000 00
Shelburne.....	333 00	300 00	357 00
Arlington Beach.....	1,568 40	1,500 00	1,642 00
Perth.....	1,045 60	1,000 00	1,094 00
Gap View.....	1,254 72	1,200 00	1,313 00

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CANADA LIFE—*Continued.*Stocks and bonds owned by the company—*Continued.*

<i>School Districts—Concluded.</i>	Book Value.	Par value.	Market value.
Kenton.....	3,899 11	3,710 00	4,165 00
Lake.....	8,988 35	8,800 00	9,642 00
Birch Hills.....	888 76	850 00	930 00
Hudmore.....	1,254 72	1,200 00	1,313 00
Derby.....	1,142 24	1,100 00	1,204 00
Shannonville.....	726 67	700 00	766 00
Lone Valley.....	831 20	800 00	876 00
Simpson.....	8,121 00	8,000 00	8,819 00
Blackleath.....	1,045 60	1,000 00	1,094 00
Sunshine.....	1,557 60	1,500 00	1,619 00
Lyleton.....	3,798 90	3,500 00	4,061 00
Brookdale Union.....	7,866 90	7,700 00	8,403 00
Foxwarren.....	5,009 53	4,900 00	5,352 00
Halevonia.....	830 32	800 00	876 00
Schultz.....	882 13	850 00	930 00
Moir.....	5,502 90	5,000 00	5,947 00
Nutana.....	9,860 80	9,000 00	10,442 00
Headingly.....	5,503 00	5,000 00	6,136 00
Hartney.....	2,011 00	2,000 00	2,094 00
Rosedale.....	1,875 68	1,800 00	1,956 00
	<hr/> \$ 451,926 72	<hr/> \$ 442,281 64	<hr/> \$ 474,143 00

*Village—*

Fillmore.....	\$ 1,022 38	\$ 1,000 00	\$ 1,094 00
Forget.....	1,022 38	1,000 00	1,094 00
Hague.....	918 60	900 00	978 00
Stoughton.....	1,022 38	1,000 00	1,094 00
Campbellford.....	10,536 97	10,742 00	10,742 00
Cayuga.....	7,157 97	7,451 89	7,452 00
Exeter.....	4,500 00	4,500 00	4,522 00
Fenelon Falls.....	38,610 00	39,000 00	39,000 00
Georgetown.....	4,800 00	4,800 00	5,110 00
Glencoe.....	2,319 58	2,265 70	2,347 00
Grimsby.....	12,080 93	12,080 93	12,787 00
Lakefield.....	5,516 00	6,000 00	5,672 00
Port Perry.....	15,091 45	15,417 94	15,418 00
Tilbury.....	5,335 32	5,091 35	5,502 00
Winchester.....	2,116 38	2,116 38	2,116 00
Rigaud.....	3,475 75	3,475 75	3,670 00
Souris, P.E.I.....	1,902 25	2,000 00	2,000 00
Daly, Man.....	4,519 05	4,140 00	4,519 00
Kemptville.....	1,118 78	1,118 78	1,119 00
Teeswater.....	1,227 13	1,227 13	1,227 00
Port Colbourne.....	5,866 50	5,866 50	5,867 00
Madoc.....	10,286 62	10,286 62	10,287 00
Elmira.....	4,286 59	4,286 59	4,287 00
Hanover.....	13,677 35	13,864 25	13,864 00
Dundalk.....	3,886 17	3,886 17	3,886 00
Woodville.....	3,131 68	3,260 22	3,260 00
	<hr/> \$ 165,428 21	<hr/> \$ 166,778 20	<hr/> \$ 168 914 00

*Railway Bonds—*

Central Counties Railway.....	\$ 210,900 00	\$ 222,000 00	\$ 222,000 00
Canadian Northern Railway Land Grant.....	489,000 00	500,000 00	500,000 00
Canadian Northern Railway Ontario Division (Guaranteed by Province of Manitoba).....	170,333 33	170,333 33	177,147 00
Canadian Northern Railway, First Mortgage (Guaranteed by Province of Manitoba).....	48,666 67	48,666 67	50,613 00
Manitoba and South Eastern Railway (Guaranteed by Pro- vince of Manitoba).....	97,333 33	97,333 33	101,227 00
Kingston and Pembroke Railway (C.P.R. system).....	276,570 00	300,000 00	288,000 00
Niagara, St. Catharines and Toronto Railway.....	99,500 00	100,000 00	100,000 00
Bay of Quinte Railway.....	97,500 00	100,000 00	100,000 00
Toronto Railway.....	801,151 70	767,719 99	802,267 00

## SESSIONAL PAPER No. 8

CANADA LIFE—*Continued.*Stocks and bonds owned by the company—*Continued.*

<i>Railway Bonds—Concluded.</i>	Book value.	Par value.	Market value.
Hamilton Railway .....	51,560 00	50,000 00	51,560 00
Montreal Railway .....	79,035 00	75,000 00	79,035 00
Ottawa Railway .....	292,625 00	290,000 00	292,610 00
Hamilton and Dundas Railway..	104,440 00	100,000 00	104,440 00
Hamilton, Grimsby and Beamsville Railway .....	75,488 00	70,000 00	75,488 00
Wyandotte and Detroit River Railway .....	51,815 00	50,000 00	52,440 00
Detroit, Rochester, Romeo and Lake Orion Railway .....	52,640 00	50,000 00	52,640 00
British Columbia Electric Railway and Vancouver Power Co.	243,333 33	243,333 33	248,200 00
Morrissey, Fernie and Michel Ry .	94,528 14	94,528 14	97,598 00
Lindsay, Bobcaygeon and Pontypool Railway (C.P.R. system) .	265,375 00	275,000 00	275,000 00
Ottawa, Arnprior and Parry Sound Railway .....	800,000 00	800,000 00	812,800 00
Winnipeg Railway .....	25,675 00	25,000 00	27,000 00
New Brunswick Coal and Railway Company (Guaranteed by Province of New Brunswick)..	50,000 00	50,000 00	50,000 00
	<u>\$4,477,469 50</u>	<u>\$4,478,914 79</u>	<u>\$4,560,065 00</u>

*Miscellaneous Bonds—*

Central Canada Loan and Savings Company .....	\$ 150,000 00	\$ 150,000 00	\$ 150,000 00
Toronto Savings and Loan Co. . .	60,000 00	60,000 00	60,000 00
Dorchester Bridge Company .....	6,000 00	6,000 00	6,000 00
Niagara Falls Suspension Bridge.	2,528 76	2,500 00	2,524 00
Cobourg Waterworks Co. ....	79,500 00	79,500 00	79,500 00
Ingersoll Waterworks Co. ....	72,000 00	72,000 00	72,000 00
Montreal Water and Power Co. (First Lien) .....	23,116 67	24,333 33	24,333 00
Victoria Rolling Stock Company.	26,000 00	26,000 00	26,000 00
Dominion Rolling Stock Co., First Mortgage bonds .....	275,957 44	275,957 44	281,529 00
Imperial Rolling Stock Company	310,287 90	334,000 00	334,000 00
Montreal Gas Company .....	204,357 72	198,666 66	202,207 00
Bell Telephone Company .....	361,505 20	329,000 00	361,505 00
Dominion Cotton Mills Company.	146,000 00	146,000 00	146,000 00
Toronto Hotel Company .....	27,625 00	30,000 00	30,000 00
Montreal Warehousing Company	125,000 00	125,000 00	125,000 00
Grand Trunk Railway Perpetual Annuity (Guaranteed by the Town of Lindsay) .....	6,594 00	6,594 00	6,594 00
Dominion Iron and Steel Co. ....	70,000 00	100,000 00	83,500 00
Montreal Harbour .....	364,482 20	359,000 00	364,482 00
Quebec Harbour .....	80,000 00	80,000 00	80,000 00
Toronto Electric Light Company.	355,880 00	350,000 00	355,880 00
Ottawa Electric Light Company.	283,552 90	269,000 00	283,553 00
Stadacona Electric Light and Power Company .....	9,629 07	9,629 07	9,629 00
Crow's Nest Pass Electric Light Company .....	118,159 77	118,159 77	121,997 00
Electrical Development Company of Ontario .....	90,000 00	100,000 00	90,000 00
Montreal Light, Heat and Power Company .....	100,000 00	100,000 00	103,000 00
Brandon Electric Light Co. ....	49,660 00	50,000 00	50,000 00
Hamilton Cataract Power, Light and T. Company .....	99,000 00	100,000 00	103,000 00
Union Electric Light and Power Company .....	99,250 00	100,000 00	104,000 00
Lincoln Electric Light and Power Company .....	67,517 93	71,000 00	71,000 00
Shawinigan Water and Power Company .....	242,500 00	250,000 00	250,000 00
Portland General Electric Co. . .	102,345 00	100,000 00	103,000 00
Cape Breton Real Estate Co. . .	367,708 44	367,708 44	376,859 00
Freehold Realty Co., Limited. . .	69,262 20	69,262 20	69,262 00
	<u>\$4,445,420 20</u>	<u>\$4,459,310 91</u>	<u>\$4,526,354 00</u>

5-6 EDWARD VII., A. 1906

## CANADA LIFE—Continued.

Stocks and bonds owned by the company—Concluded.

Stocks—	Book value.	Par value.	Market value.
Canadian Bank of Commerce. . . . .	\$ 459,803 98	\$ 300,000 00	\$ 510,000 00
Dominion Bank. . . . .	175,047 49	75,000 00	197,250 00
Bank of Hamilton. . . . .	320,000 00	160,000 00	342,400 00
Imperial Bank of Canada. . . . .	230,382 00	112,000 00	254,240 00
Bank of Montreal. . . . .	171,000 00	70,000 00	179,200 00
Merchants Bank of Canada. . . . .	111,247 50	67,500 00	108,675 00
Molson's Bank of Canada. . . . .	5,700 00	3,000 00	6,900 00
Bank of Nova Scotia. . . . .	127,240 00	50,000 00	138,000 00
Standard Bank of Canada. . . . .	47,820 12	25,000 00	57,500 00
Bank of Toronto. . . . .	156,800 00	70,000 00	161,000 00
Bank of Ottawa. . . . .	7,533 75	3,700 00	8,288 00
Ontario Bank. . . . .	12,800 00	10,000 00	13,000 00
Metropolitan Bank. . . . .	188,000 00	100,000 00	200,000 00
Canadian Pacific Railway (Preferred Stock). . . . .	194,666 66	194,666 66	206,346 00
New Brunswick and Canada Railway Co. (Common Stock). . . . .	2,440 00	6,100 00	2,440 00
New Brunswick and Canada Railway Co. (Debenture Stock). . . . .	528 00	754 33	528 00
St. Stephens and Milntown Railway Company. . . . .	26,000 00	26,000 00	26,000 00
Hamilton Gas Light Company. . . . .	8,960 00	8,960 00	14,336 00
Consumers Gas Light Company, Toronto. . . . .	178,185 00	84,850 00	175,639 00
National Trust Co., Limited, Toronto. . . . .	392,641 25	293,300 00	439,950 00
Toronto General Trust Corporation, Toronto. . . . .	47,114 25	34,500 00	56,925 00
Huron and Erie Loan and Savings Company. . . . .	11,088 00	6,300 00	11,655 00
Canada Landed and National Investment Company. . . . .	4,500 00	5,000 00	5,850 00
Montreal Telegraph Company. . . . .	13,840 00	8,000 00	12,800 00
Dominion Telegraph Company. . . . .	8,643 00	6,700 00	7,939 00
Dominion Coal Co., Limited. . . . .	284,825 00	310,000 00	241,800 00
Electrical Development Co. of Ontario (received with bonds). . . . .		100,000 00	57,000 00
Toronto Hotel Company (received with bonds). . . . .		2,500 00	
Montreal Water and Power Co. (Common, \$5,000; Preferred, \$5,000) (received with bonds). . . . .		10,000 00	
	\$3,186,806 00	\$2,143,830 99	\$3,435,661 00

## Summary—

Government securities. . . . .	\$1,309,686 20	\$1,319,938 13	\$1,345,214 00
City bonds. . . . .	1,510,217 29	1,497,818 11	1,527,035 00
County bonds. . . . .	221,809 66	215,668 92	233,744 00
Town bonds. . . . .	1,861,001 22	1,848,038 77	1,905,840 00
Townships bonds. . . . .	97,066 24	93,790 35	98,806 00
School Districts' bonds. . . . .	451,926 72	442,281 64	474,143 00
Village bonds. . . . .	165,428 21	166,778 20	168,914 00
Railway bonds. . . . .	4,477,469 50	4,478,914 79	4,560,065 00
Miscellaneous bonds. . . . .	4,445,420 20	4,459,310 91	4,526,354 00
Stocks. . . . .	3,186,806 00	2,143,830 99	3,435,661 00

Totals. . . . .	\$17,726,831 24	\$16,666,370 81	\$18,275,776 00
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Total debentures, stocks, &c., carried out at book value . . . . .	\$17,726,831 24
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Cash at head office. . . . .	24,711 85
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Cash in banks, viz.:—

Metropolitan Bank, Toronto. . . . .	\$ 13,536 74
Bank of Scotland, London, England. . . . .	15,559 95
Bank of Nova Scotia, Toronto. . . . .	55,283 68
Bank of Montreal, Toronto. . . . .	2,133 14
Canadian Bank of Commerce, Toronto. . . . .	109,259 06
Canadian Bank of Commerce, New York. . . . .	12,263 94
Canadian Bank of Commerce, London, England. . . . .	20,622 11

228,658 62

Cash in Central Canada Loan and Savings Company (at interest). . . . .	12,701 85
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Total ledger assets. . . . .	\$ 28,792,405 92
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## SESSIONAL PAPER No. 8

CANADA LIFE—*Continued.*

## OTHER ASSETS.

Difference between market value and account value of stocks, bonds, &c.	548,945 00
Interest due... ..	\$ 27,243 49
Interest accrued... ..	342,779 44
Total carried out... ..	370,022 93
Rent due... ..	\$ 2,608 30
Rents accrued... ..	14,069 18
Total carried out... ..	16,677 48
Net amount of uncollected and deferred premiums on new business, \$60,084.46; on renewals, \$541,229.57	601,314 03
Total assets... ..	<u>\$ 30,329,365 36</u>

## LIABILITIES.

Amount computed to cover the net present value of all policies in force... ..	\$ 25,904,876
Reserve for reversionary additions and premium reductions... ..	2,383,301
Reserve for life annuities... ..	473,795
Total... ..	\$ 28,761,972
Deduct value of policies reinsured... ..	256,036
*Net reinsurance reserve... ..	\$ 28,505,936 00
Claims for death losses due and unpaid... ..	\$ 117,148 33
Claims for death losses unadjusted but not resisted... ..	69,771 68
Total (§15,950 of which accrued in previous years)... ..	186,920 01
Present value of unpaid instalments of death claims... ..	74,110 00
Reserve on cancelled policies upon which a surrender value may be demanded... ..	41,962 00
Amount of dividends or bonuses to policy-holders, due and unpaid... ..	35,843 41
Premiums paid in advance... ..	912 93
Capital reserve account... ..	76,734 09
Annuity claims due and unpaid... ..	840 31
Due on account of general expenses... ..	12,703 33
Total liabilities... ..	<u>\$ 28,935,962 08</u>
Surplus on policy-holders' account... ..	\$ 1,393,403 28
Capital stock paid up, \$1,000,000.	

## INCOME.

Cash received for premiums... ..	\$ 3,298,479 38
Premiums paid by dividends... ..	844,969 88
Cash received for annuities... ..	26,460 26
Total... ..	\$ 4,169,909 52
Deduct premiums paid to other companies for reinsurance... ..	65,314 66
Net premium income, (first year \$1,279,517.81; renewal, \$2,798,616.79; annuity, \$26,460.26)... ..	\$ 4,104,594 86
Received for interest and dividends... ..	1,215,570 24
Profit on sale of securities... ..	70,380 24
Amount received for rents... ..	52,755 65
Total income... ..	<u>\$ 5,443,300 99</u>

\*Upon basis of Institute of Actuaries' H.M. Table of Mortality, with 3½ per cent interest for business up to January 1, 1900, and H.M. 3 per cent for business since January 1, 1900.



5-6 EDWARD VII., A. 1906

CANADA LIFE—*Continued*

## EXPENDITURE.

Cash paid for death losses (including \$108,765.78 bonus additions).....	\$ 1,381,408 48	
Premium obligations used in payment of same.....	3,314 89	
Payments on matured instalment policies.....	4,330 00	
Total net amount paid for death claims (of this amount \$157,769.23 accrued in previous years including bonus additions, \$108,765.78).....	\$ 1,389,053 28	
Total net amount paid for matured endowments (including \$21,774.24 bonus additions).....	402,480 24	
Payments on matured instalment policies.....	250 00	
Total net amount paid for death claims and matured endowments.....	\$ 1,791,783 52	
Cash paid to annuitants.....	26,691 35	
Cash paid for surrendered policies .....	258,917 13	
Cash dividends paid to policy-holders.....	\$ 349,719 57	
" applied to purchase paid up reversionary bonuses.....	466,294 49	
" applied to meet anticipated bonuses for last quinquennium on minimum policies.....	338,327 00	
" applied in payment of premiums.....	40,348 39	
Total carried out.....	1,194,689 45	
Total amount paid to policy-holders.....	\$ 3,272,081 45	
Cash paid stockholders for interest or dividends .....	80,000 00	
Commissions, salaries and other expenses of officials.....	739,515 27	
Taxes, licenses, fees or fines.....	41,502 64	
Miscellaneous payments, viz.:—Solicitor's charges, \$6,435.49; travelling expenses of agents and others, \$27,353.89; rents, \$89,122.06; fuel, gas and electric light, \$1,795.18; stationery and printing, \$17,486.20; advertising, \$23,684.97; books and periodicals, \$1,822.39; postage and exchange, \$19,694.49; furniture &c., \$7,232.53; telegrams and telephones, \$2,734.01; telephone rents, \$3,567.98; inspection of risks, \$2,528.08; valuation fees, \$692.15; express and freight, \$3,286.80; sundries, \$18,331.84.....	225,768 06	
Total expenditure.....	\$ 4,358,867 42	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1904 .....	\$ 27,681,704 70
Amount of cash income as above.....	5,443,300 99
Amounts recovered on items that had previously been written down....	26,267 65
Total .....	\$ 33,151,273 34
Amount of expenditure as above.....	4,358,867 42
Balance, net ledger assets, December 31, 1905 .....	\$ 28,792,405 92

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at December 31, 1904.....	\$ 29,644 01
Premium obligations received during the year.....	793 51
Total .....	\$ 30,437 52

## SESSIONAL PAPER No. 8

CANADA LIFE—*Continued.*PREMIUM NOTE ACCOUNT—*Continued.*

Deductions during the year, viz:—

Amount of obligations used in payment of claims .....	\$	3,314	80
" " in purchase of surrendered policies .....		182	35
" " in payment of dividends to policy-holders .		79	84
" " redeemed in cash .....		296	14
Total deductions .....	\$	3,873	13
Balance, premium obligations at December 31, 1905 .....	\$	26,564	39

## MISCELLANEOUS.

Number of new policies reported during the year as taken .....	6,026		
Amount of said policies .....	\$	13,014,146	43
Amount of said policies reinsured in other licensed companies in Canada		169,466	00
Number of policies become claims during the year .....	791		
Amount of said claims, including bonus .....		1,807,632	01
Number of policies in force at date .....	51,304		
Amount of said policies .....	\$103,854,510	35	
Bonus additions .....	3,827,373	24	
Total .....	\$107,681,883	59	
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions, \$15,664.25) ..	1,358,974	23	
Net amount of policies in force at December 31, 1905 .....		106,322,909	36
Number of life annuities in force at December 31, 1905 .....	51		
Amount of annual payments thereunder .....	\$	28,215	34

## EXHIBIT OF POLICIES.

<i>Policies in force at beginning of year.</i>	No.	Amount.	No.	Amount.
Whole life .....	36,237	\$ 76,515,166	78	
Endowment assurances .....	12,175	21,155,930	08	
Term and all other .....	211	925,429	00	
Bonus additions .....		3,209,418	24	
			48,623	\$101,805,944 10
<i>New policies issued.</i>				
Whole life .....	4,407	\$ 9,067,862	00	
Endowment assurances .....	1,967	3,724,317	00	
Term and all other .....	126	533,400	00	
Bonuses added .....		798,884	43	
			6,500	14,124,463 43
Old policies revived (including bonuses, \$3,070.30) .....			68	156,258 30
Old policies changed and increased (including bonuses, \$8,747.21) .....			60	292,795 21
Total .....			55,251	\$116,289,461 04
Deduct policies decreased or ceased to be in force .....			3,947	8,607,577 45
<i>Policies in force Dec. 31, 1905.</i>				
Whole life .....	38,173	\$ 80,259,862	60	
Endowment assurances .....	12,920	22,735,655	75	
Term and all other .....	211	858,992	00	
Bonus additions .....		3,827,373	24	
			51,304	\$107,681,883 59

5-6 EDWARD VII., A. 1906

CANADA LIFE—*Continued.*

## DETAILS OF POLICIES TERMINATED, ETC.

	No.	Amount.
Terminated by death (including bonuses, \$101,172.44).....	574	\$ 1,401,616 77
" maturity (including bonuses, \$21,774.29) ...	217	406,015 24
" expiry.....	53	263,788 00
" surrender (including bonuses, \$22,058.10)....	500	1,140,670 85
" lapse (including bonuses, \$6,134.64).....	1,712	3,118,298 64
" change and decrease (including bonuses, \$41,607.52). . . . .	60	456,770 95
Policies not taken . . . . .	831	1,818,417 00
Total terminations . . . . .	3,947	\$ 8,607,577 45

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life.....	118	\$ 986,817 98
Endowment assurances.....	29	331,492 00
Term and all other.....	4	25,000 00
Bonus additions.....		15,664 25
Total.....	151	\$ 1,358,974 23

## BUSINESS DONE OUTSIDE OF CANADA.

*(Included in above Statement.)*

## ASSETS OUTSIDE OF CANADA.

Amount secured by way of loans on real estate, by bond or mortgage, first liens . . . . .	\$	249,500 00
Amount of loans to policy-holders on the company's policies assigned as collaterals . . . . .		385,764 95
Value in account of stocks, bonds and debentures . . . . .		662,026 10
Value in account of securities deposited with trustees in behalf of United States policy-holders . . . . .		1,702,996 66
Cash in banks . . . . .		48,446 00
Total ledger assets . . . . .	\$	3,048,733 71
Market value of stocks, &c., over ledger value . . . . .		128,978 24
Interest due. . . . .	\$	11,827 73
Interest accrued . . . . .		21,652 06
Total carried out . . . . .		33,479 79
Net amount of uncollected and deferred premiums—on new business, \$30,491.43; on renewals, \$153,892 . . . . .		184,383 43
Total assets outside of Canada . . . . .	\$	3,395,575 17

## LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of policies in force out- side of Canada. . . . .	\$	3,590,174
Reserve for reversionary additions and premium reductions . . . . .		168,493
Reserve for life annuities . . . . .		62,928
Total . . . . .	\$	3,821,595
Less value of policies reinsured . . . . .		91,673
Net reinsurance reserve . . . . .	\$	3,729,922 00
Claims for death losses due and unpaid . . . . .	\$	1,987 00
" " unadjusted but not resisted . . . . .		4,807 06
Total unsettled claims . . . . .		6,794 06

## SESSIONAL PAPER No. 8

CANADA LIFE—*Continued.*LIABILITIES OUTSIDE OF CANADA—*Concluded.*

Present value of unpaid instalments of death claims .....	25,494 00
Annuity claims due and unpaid .....	840 31
Surrender values claimable on policies cancelled .....	11,439 00
Amount of dividends to policy-holders due and unpaid .....	1,412 12
Premiums paid in advance .....	582 92
Total liabilities outside of Canada .....	<u>\$ 3,776,484 41</u>

## PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for premiums .....	\$ 1,012,132 64
Premium obligations taken in part payment of premiums .....	793 51
Premiums paid by dividends .....	81,041 01
Cash received for annuities .....	26,460 26
Total .....	<u>\$ 1,120,427 42</u>
Less premiums paid to other companies for reinsurances .....	24,730 62
Net premium income outside of Canada (first year, \$326,375.71; renewal, \$742,860.83; annuity, \$26,460.26) .....	<u>\$ 1,095,696 80</u>

## PAYMENTS TO POLICY-HOLDERS OUTSIDE OF CANADA.

Cash paid for death losses (of which \$6,699.50, including \$675.98 bonus additions, accrued in previous year) .....	\$ 202,414 48
Cash paid on matured instalment policies .....	1,050 00
Cash paid for matured endowments (including \$2,195.55 bonus additions) .....	36,819 55
Cash paid to annuitants .....	5,658 50
Cash paid for surrendered policies .....	35,658 59
Cash dividends paid policy-holders .....	\$33,617 60
" applied in payment of premiums .....	81,041 01
Total carried out .....	<u>114,658 61</u>
Total payments to policy-holders outside of Canada .....	<u>\$ 396,259 73</u>

## PREMIUM NOTE ACCOUNT OUTSIDE OF CANADA.

Premium obligations on hand at commencement of year .....	\$ 706 10
" " received during the year .....	793 51
Total note assets at end of year .....	<u>\$ 1,499 61</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries .....	3,183
Amount of said policies .....	\$ 6,399,184 78
Amount of said policies reinsured in other companies .....	29,466 00
Number of policies become claims .....	87
Amount of said claims .....	240,566 59

CANADA LIFE—*Concluded.*MISCELLANEOUS—*Concluded.*

Number of policies in force in other countries at date.....	11,633	
Amount of said policies .....	\$ 26,555,652 00	
Bonus additions thereon .....	256,300 82	
	<u>\$ 26,811,952 82</u>	
Amount of said policies reinsured in other licensed companies in Canada (including \$4,905 bonus additions) .....	619,118 99	
Net amount in force, December 31, 1905 .....	<u>\$ 26,192,833 83</u>	
Number of life annuities in force outside of Canada .....	24	
Annual payments thereunder .....	<u>\$ 7,666 19</u>	

## EXHIBIT OF POLICIES (BUSINESS OUTSIDE OF CANADA).

<i>Policies in force at beginning of year.</i>	No.	Amount.	No.	Amount.
Whole life .....	6,210	\$16,207,878 50		
Endowment assurances .....	3,614	6,389,951 00		
Term and all other .....	85	355,428 00		
Bonus additions .....		167,022 90	9,909	\$23,120,280 40
<i>New policies issued.</i>				
Whole life .....	2,234	\$ 4,926,205 00		
Endowment assurances .....	1,114	1,741,659 00		
Term and all other .....	51	184,400 00		
Bonuses added .....		98,526 78	3,399	6,950,790 78
Old policies revived .....			28	114,530 00
Old, changed and increased (including bonuses, \$5,993.54).			12	27,538 54
Transfer to foreign branches .....			91	609,348 00
Total .....			13,439	\$30,822,487 72
Deduct policies which have ceased to be in force .....			1,806	4,010,534 90

*Policies in force Dec. 31, 1905.*

Whole life .....	7,394	\$19,118,443 00		
Endowment assurances .....	4,156	7,184,717 00		
Term and all other .....	83	252,492 00		
Bonus additions .....		256,300 82	11,633	\$26,811,952 82

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses, \$1,270.54) .....	70	\$ 203,734 54
" maturity (including bonuses, \$2,198.55) .....	16	36,819 55
" expiry .....	33	219,490 00
" surrender including bonuses, \$1,556.05) .....	78	233,987 05
" lapse (including bonuses, \$530.30) .....	983	1,912,115 30
" change and decrease (including bonuses, \$9,686.96) .....	61	186,551 46
Policies not taken .....	565	1,217,837 00
Total .....	<u>1,806</u>	<u>\$ 4,010,534 90</u>

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life .....	57	\$ 584,261 99
Endowment .....	2	14,952 00
Term and all other .....	2	15,000 00
Bonus additions .....		4,905 00
	<u>61</u>	<u>\$ 619,118 99</u>

## SESSIONAL PAPER No. 8

## THE CENTRAL LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President and Chief Agent—J. M. SPENCE. | Secretary—W. A. VANDERBURG.

Principal Office—Guelph, Ont.

(Incorporated by letters patent of the Province of Ontario, Feb. 23, 1901. Commenced business in Ontario, April 1, 1901. Dominion license issued May 20, 1905.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	\$ 1,000,000 00
Amount subscribed for . . . . .	500,000 00
Amount paid up in cash . . . . .	75,100 00

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Loans made to policy-holders on the company's policies assigned as  
collaterals . . . . . \$ 909 00

Bonds in deposit with the Receiver General, viz.:—

	Book Value.	Par value.
City of Winnipeg bonds . . . . .	\$20,000 00	\$20,000 00
City of Vancouver bonds . . . . .	18,620 00	19,000 00
City of Victoria, B.C., bonds . . . . .	14,925 00	15,000 00

Total . . . . .	\$53,545 00	\$54,000 00
-----------------	-------------	-------------

Carried out at book value . . . . . 53,545 00

Cash at head office . . . . . 730 72

Cash in Imperial bank . . . . . 727 17

Net ledger assets . . . . . \$ 55,911 89

## OTHER ASSETS.

Market value of debentures over value in account . . . . . 455 00

Bills receivable, stock notes . . . . . 1,837 54

Agents' balances . . . . . 3,500 15

Office furniture . . . . . 540 00

Judgments . . . . . 783 77

Items in suspense—suits in court . . . . . 131 84

Interest accrued . . . . . 378 32

Net amount of outstanding and deferred premiums—on new business,  
\$2,948.20; on renewals, \$1,651.35 . . . . . 4,599 55

Notes for premiums . . . . . 2,523 40

Total assets . . . . . \$ 70,661 46

CENTRAL LIFE—Continued.

LIABILITIES.

Amount computed to cover the net present value of all policies in force..	\$31,530 06	
Deduct value of policies reinsured in other companies.....	227 00	
*Net reinsurance reserve.....	\$	31,303 06
Premiums paid in advance.....		178 90
Due on account of rent and general expenses.....		312 43
Due for medical fees, commissions, salaries and travelling expenses...		472 24
Total liabilities.....	\$	32,266 63
Surplus on policy-holders' account.....	\$	38,394 83
Capital stock paid up, \$75,100.		

INCOME.

Cash received for premiums.....	\$19,035 95	
Deduct premiums paid to other companies for reinsurance.....	314 30	
Net premium income.....	\$	18,721 65
Received for interest on bonds.....		1,897 88
All other income.....		50 00
Total.....	\$	20,669 53
Received for calls on capital.....		21,182 76
Total income.....	\$	41,852 29

EXPENDITURE.

Cash paid for death losses.....	\$	2,000 00
Cash paid for surrendered policies.....		815 00
Total paid policy-holders during the year.....	\$	2,815 00
Cash paid for commissions, salaries and other expenses of officials.....		19,251 13
Taxes, licenses, fees or fines.....		193 29
All other expenditure viz :—Postage, telegraph and telephone, \$327.68 ; printing, advertising and stationery, \$996.15 ; office rent, \$619.70 ; medical fees, \$1,163.75 ; discount collections, \$105.02 ; furniture and fixtures, \$213.45 ; legal expenses, \$129.88 ; sundry payments, \$361.02.....		3,916 65
Total expenditure.....	\$	26,176 07

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904.....	\$	40,485 67
Amount of cash income as above.....		41,852 29
Total.....	\$	82,337 96
Amount of expenditure as above.....	\$	26,176 07
Amount written off ledger assets (loss on sale of debentures).....		250 00
Total.....	\$	26,426 07
Balance, net ledger assets at December 31, 1905.....	\$	55,911 89

\* Based on the H.M. Table of Mortality of the Institute of Actuaries with interest at 3½ per cent.

## SESSIONAL PAPER No. 8

CENTRAL LIFE—*Concluded.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	370	
Amount of said policies.....	\$	355,250 00
Number of policies become claims during the year.....	2	
Amount of said claims.....		2,000 00
Number of policies in force at date.....	579	
Amount of said policies.....	\$	601,250
Amount of said policies reinsured in other licensed companies in Canada.....		24,850
Net amount in force at December 31, 1905.....		<u>576,450 00</u>

## EXHIBIT OF POLICIES.

## In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies .....	271	\$ 274,250		
Endowment assurances.....	146	148,500		
Term and all other policies .....	28	52,000		
			445	\$ 474,750 00

## New policies issued :—

	No.	Amount.		
Whole life policies .....	225	\$ 216,250		
Endowment assurances.....	125	113,500		
Term and all other policies .....	20	25,500		
			370	355,250 00
Old policies revived.....			24	21,250 00
Old policies changed and increased.....				500 00

Total.....	839	\$ 851,750 00
Deduct policies terminated.....	260	250,500 00

## In force at end of year :—

	No.	Amount.		
Whole life policies .....	351	\$ 358,750		
Endowment assurances.....	196	188,500		
Term and all other policies.....	32	54,000		
			579	\$ 601,250 00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death.....	2	\$ 2,000 00
" surrender .....	10	12,000 00
" lapse.....	248	236,250 00
" change and decrease .....		250 00
Total.....	260	<u>\$ 250,500 00</u>

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Term and all other.....	14	\$ 24,850 00



THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—JOHN TROTTER. | Secretary—HENRY MANN.  
Principal Office—19 and 20 Cornhill, London, England.  
Chief Agent in Canada—JAMES MCGREGOR. | Head Office in Canada—Montreal.  
(Incorporated September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$ 12,166,666 67
Amount paid up.....	<u>1,216,666 67</u>

ASSETS IN CANADA.

(Specially Life Department.)

Amount secured by way of loans on real estate in Canada, by bond or mortgage—first liens .....	\$ 1,058,042 01
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals (of this amount \$3,137.26 is on policies issued subsequent to March 31, 1878).....	12,582 06
Premium obligations on Canadian policies in force (of this amount \$1,268 is on policies issued subsequent to March 31, 1878).....	4,139 85

Stocks deposited with the Receiver General :—

	Par value.	Market value.
Cape of Good Hope 4 p.c. stock.....	\$ 107,066 67	\$ 111,349 68
Canada Permanent Mortgage Corporation debentures.....	24,333 33	24,333 33
Queensland 4 p.c. bonds.....	68,133 33	70,178 02
Total par and market values.....	<u>\$ 199,533 33</u>	<u>\$ 205,861 03</u>
Carried out at market value.....		205,861 03
Cash at head office.....		40 32
Cash in Bank of Montreal, Montreal.....		1,298 78
Agents' balances.....		41 20
Interest due and accrued.....		10,498 50
Gross premiums due and uncollected on Canadian policies in force.....	\$ 3,583 85	
Gross deferred premiums on same.....	1,000 03	
Total outstanding and deferred premiums (of this amount \$2,930.91 is on policies issued subsequent to March 31, 1878).....	\$ 4,592.88	
Deduct cost of collection at 10 per cent.....	459 28	
Net outstanding and deferred premiums.....		<u>4,133 60</u>
Total assets in Canada.....		<u>\$ 1,296,637 35</u>

## SESSIONAL PAPER No. 8

COMMERCIAL UNION—*Continued.*

## LIABILITIES IN CANADA—LIFE DEPARTMENT.

*Under policies issued previous to March 31, 1878.*

*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada.....	\$	101,762 00
Reserve for reversionary additions and premium reductions.....		42,524 93
Total reserve.....	\$	144,286 93
Claims for death losses unadjusted but not resisted (including bonus additions, \$261.58).....		2,694 91
Total liabilities to said policy-holders in Canada.....	\$	146,981 84

*Under policies issued subsequent to March 31, 1878.*

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$	68,853 60
Reserve for reversionary additions and premium reductions.....		14,916 33
Total reserve.....	\$	83,769 93
Total net liabilities to said policy-holders.....	\$	83,769 93
Total net liabilities to all policy-holders in Canada.....	\$	230,751 77

## INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$	20,262 28
Premiums paid by dividends.....		129 27
Total premium income.....	\$	20,391 55
Interest on first mortgage loans (remitted direct to head office). ....		42,915 66
Interest on policy loans and fines for extension.....		1,048 39
Total income in Canada.....	\$	64,355 60

## EXPENDITURE IN CANADA.

Amount paid for death claims (including bonus additions, \$7,581.45; \$2,639.23, including bonus additions, \$639.23, accrued in previous year).....	\$	42,471 42
Amount paid for endowment claims (including bonus additions, \$938.61).....		6,439 99
Cash paid for surrendered policies. ....		559 66
Cash dividends applied in payment of premiums in Canada.. ....		129 27
Total net amount paid to policy-holders in Canada....	\$	49,600 34
Cash paid for commission, &c.....		1,917 79
Taxes in Canada.....		201 10
Miscellaneous payments, viz.—Legal charges, \$85.50; insurance superintendence, \$9.04; postage and exchange, \$143.33; printing and stationery, \$24.85; medical fees, \$51.50.....		314 22
Total expenditure in Canada.....	\$	52,033 45

\* Institute of Actuaries' H.M. Mortality Table, with  $4\frac{1}{2}$  per cent interest for policies issued prior to Jan. 1, 1900; and with 3 $\frac{1}{2}$  per cent interest for policies issued on or after that date.

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COMMERCIAL UNION—*Continued.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada . . . . .	10	
Amount of said policies . . . . .	\$ 81,033	32
Number of policies become claims in Canada during the year . . . . .	14	
Amount of said claims (including bonus additions, \$8,142.41) . . . . .	48,967	09
Number of policies in force in Canada at date . . . . .	225	
Amount of said policies . . . . .	\$ 589,410	19
Bonus additions thereon . . . . .	90,775	23
Total net amount in force at December 31, 1905 . . . . .	680,185	42

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

## In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies . . . . .	200	\$ 504,272	29	
Endowments . . . . .	31	58,739	26	
Term and other . . . . .	1	973	33	
Bonus additions . . . . .		98,456	76	
			232	\$ 662,441 64

## New policies issued :—

	No.	Amount.		
Whole life . . . . .	5	\$ 74,033	32	
Endowments . . . . .	5	7,000	00	
Bonus additions . . . . .		884	03	
			10	81,917 35
Old policies revived . . . . .			1	2,433 33

Total . . . . .	243	\$ 746,792	32
Deduct terminated . . . . .	18	66,606	90

## In force at end of year :—

	No.	Amount.		
Whole life . . . . .	193	\$ 538,198	98	
Endowments . . . . .	31	50,237	88	
Term and other . . . . .	1	973	33	
Bonus additions . . . . .		90,775	23	
			225	\$ 680,185 42

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonuses, \$7,203.80) . . . . .	10	\$ 42,527 10
" maturity (including bonuses, \$938.61) . . . . .	4	6,439 99
" expiry . . . . .	3	16,000 00
" surrender (including bonuses \$423.15) . . . . .	1	1,639 81
Total terminated . . . . .	18	\$ 66,606 90

## DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year (including bonuses, \$73,173.52) . . . . .	109	\$ 280,133 39
Bonuses added during the year . . . . .		462 08
Policies terminated (including bonuses, \$8,165.67) . . . . .	10	35,905 63
Policies in force at Dec. 31, 1905 (including bonuses \$65,479 93) . . . . .	99	244,699 84

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

	LIFE REVENUE ACCOUNT.			
	£	s. d.	Claims under policies (including bonus additions), after deduction of sums reassured.....	£ s. d.
Amount of funds at the beginning of the year—				
Life assurance fund .....	2,776,549	9 5	Endowment assurances matured.....	152,958 13 7
Investment reserve fund .....	26,746	10 0	Surrenders.....	26,642 4 5
			Annuities.....	14,802 17 4
			Reduction of premiums by bonus.....	6,094 15 1
New premiums.....	£ 48,189	1 4	Commission.....	619 19 7
Renewal.....	291,268	17 8	Expenses of management.....	15,010 0 11
			Cash bonuses to policyholders.....	26,387 16 6
Deduct reinsurance.....	£ 339,457	19 0	Bad debt.....	725 4 0
	46,259	15 7		8 18 6
Deduct reassurances.....	293,198	3 5	Amount of funds at the end of the year—	
Consideration for annuities.....	£ 32,203	13 2	Life assurance fund.....	£ 2,977,562 14 9
Deduct reassurances.....	1,910	11 6	Investment reserve fund .....	26,874 18 7
Interest and dividends.....	30,293	1 8		
Fines.....	120,443	1 1		
Registration fees.....	211	16 7		
Profit on realization of investments.....	117	12 6		
	128	8 7		
	£ 3,247,688	3 3		£ 3,247,688 3 3

COMMERCIAL UNION—Concluded.

BALANCE SHEET OF THE LIFE DEPARTMENT.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Assurance fund .....	2,977,562	14 9	Mortgages on property within the United Kingdom .....	1,098,418	16 7
Life investment reserve fund .....	26,874	18 7	Mortgages on property out of the United Kingdom .....	348,776	18 3
Claims outstanding .....	23,570	13 6	Mortgages on rates raised under Acts of Parliament .....	56,233	2 3
Reassurance premiums due, but not paid .....	7,301	3 0	Loans upon life interests and reversions .....	403,925	12 0
Commission due, but not paid .....	2,165	8 6	Loans upon personal security .....	41,990	9 8
Annuities due, but not paid .....	262	9 9	Loans on the company's policies .....	105,620	16 10
Suspense account .....	2,662	3 7	Reversions purchased .....	93,534	10 3
Interest received in advance of due dates .....	3,946	5 2	Investments—		
Temporary loans from general funds of the company .....	90,717	7 8	Indian and colonial government securities .....	81,190	1 2
			Foreign government securities .....	44,059	5 0
			United States railway bonds .....	263,937	2 7
			Railway and other debentures and debenture stocks .....	411,463	5 10
			Railway and other stocks and shares .....	53,521	10 10
			Freehold ground rents .....	13,400	0 0
			Life policies purchased .....	4,267	9 2
			Branch and agency balances .....	57,446	19 6
			Outstanding premiums .....	16,889	6 11
			Outstanding interest .....	16,283	12 9
			Cash with Bankers and in hand .....	24,104	4 11
				£ 3,135,063	4 6

## THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—WILLIAM H. BEATTY.  
 Secretary—W. C. MACDONALD.

Managing Director and Chief Agent—  
 J. K. MACDONALD.

Head Office—Toronto.

(Incorporated April 14, 1871, by 34 Vic., cap. 54; amended in 1874 by 37 Vic., cap. 88, and in 1879 by 42 Vic., cap. 72, and in 1890 by 53 Vic., cap. 45.  
 Commenced business in Canada, October 31, 1871.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$ 1,000,000 00
Amount paid up in cash.....	100,000 00

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value in account of real estate held by the company (including company's buildings in Toronto and Winnipeg) .....	\$ 1,217,971 01
Amount secured by way of loans on real estate, by bond or mortgage, first liens .....	4,477,922 19
Amount of loans as above on which interest has been overdue for one year or more previous to statement .....	\$47,269.74
Amount of loans secured by stocks as collateral .....	37,481 42

	Par value.	Market value.	Amount of loan.
Ontario Bank stock. ....	\$ 13,766 66	\$ 22,085 00	\$ 10,224 42
London and Canadian Loan Co. stock.....	4,200 00	824 00	340 72
London and Canadian Loan Co. stock. ....	800 00	12,712 00	9,171 62
Imperial Bank stock.....	5,600 00	2,000 00	1,800 00
Canada Permanent Mortgage Corporation stock .....	2,600 00	3,950 00	17,555 00
Toronto Electric Ligh Co. stock.....	3,000 00		15,944 66
Canadian Bank of Commerce stock.....			
Imperial Bank of Canada stock.....			
Total. ....	\$ 35,916 66	\$ 55,716 00	\$ 37,481 42

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.....	1,189,691 83
Policies of other companies purchased.....	834 36
Amount of loans made on security of of policies of other companies....	5,761 01

5-6 EDWARD VII., A. 1906

CONFEDERATION LIFE—*Continued.*

List of debentures, December 31, 1905 :—

<i>In deposit with the Receiver Gen'l—</i>	Par value.	Ledger value.	Market value.
City of Vancouver .....	\$ 26,000 00	\$ 26,923 72	\$27,645 28
City of St. John, N.B. ....	34,500 00	34,936 33	34,976 35
Town of New Glasgow .....	19,000 00	19,025 68	19,215 68
Village of London West .....	5,000 00	5,032 22	5,032 00
	<hr/>	<hr/>	<hr/>
	\$ 84,500 00	\$ 85,917 95	\$ 86,869 31
<i>City—</i>			
Winnipeg, Man. ....	\$ 75,000 00	\$ 73,085 00	\$ 67,335 00
Kingston, Ont. ....	16,767 04	18,740 68	18,000 00
St. John, N.B. ....	7,000 00	7,088 53	7,096 65
Vancouver, B.C. ....	24,000 00	24,852 67	25,518 72
New Westminster, B.C. ....	230,000 00	230,000 00	230,000 00
Charlottetown, P.E.I. ....	9,500 00	9,608 58	9,547 00
St. Hyacinthe, P.Q. ....	3,000 00	3,074 40	3,074 00
Stratford, Ont. ....	5,000 00	5,370 54	5,397 00
Regina, Sask. ....	70,000 09	71,660 95	72,025 00
St. Henri, P.Q. ....	116,000 00	120,483 00	123,822 00
Chatham, Ont. ....	62,707 90	63,045 99	63,046 00
Fredericton, N.B. ....	8,048 91	8,048 91	8,541 00
London, Ont. ....	120,000 00	118,934 00	109,390 00
	<hr/>	<hr/>	<hr/>
	\$ 747,023 94	\$ 753,993 25	\$ 742,792 37
<i>Town—</i>			
Amherst, N.S. ....	\$ 9,000 00	\$ 9,330 00	\$ 8,833 00
Amherstburg, Ont. ....	17,837 07	17,837 07	17,837 00
Arnprior, Ont. ....	6,245 60	6,245 60	6,130 00
Berlin, Ont. ....	87,138 50	87,687 50	82,688 00
Annapolis Royal, N.S. ....	8,500 00	8,598 00	8,415 00
Brockville, Ont. ....	19,478 59	19,478 59	19,478 00
Carberry, Man. ....	2,133 73	2,145 73	2,166 00
Campbellton, N.B. ....	20,000 00	20,000 00	19,788 00
Chatham, N.B. ....	10,000 00	10,120 00	10,000 00
Cookshire, Que. ....	5,290 37	5,380 37	5,380 00
Dartmouth, N.S. ....	4,000 00	4,024 00	4,064 00
Dundas, Ont. ....	2,705 18	2,643 52	2,616 00
Fort William, Ont. ....	11,617 49	11,617 49	11,617 00
Fraserville, Que. ....	30,000 00	29,529 20	29,529 00
Iroquois, Ont. ....	18,068 53	18,068 53	18,068 00
Lachine, Que. ....	35,000 00	33,390 00	33,480 00
Lunenburg, N.S. ....	1,000 00	1,000 00	1,000 00
Maple Creek, N.W.T. ....	2,999 76	3,052 40	3,052 00
Moncton, N.B. ....	7,000 00	7,227 00	6,905 00
Midland, Ont. ....	3,590 47	3,990 47	3,916 00
New Glasgow, N.S. ....	18,000 00	18,024 32	18,204 32
Neepawa, Man. ....	16,000 00	15,781 94	16,700 00
North Sydney, C.B. ....	60,000 00	60,804 71	60,449 00
Niagara Falls, Ont. ....	19,433 21	23,064 30	21,523 00
Orillia, Ont. ....	1,840 00	1,861 00	1,725 00
Port Arthur, Ont. ....	15,000 00	15,332 76	15,426 00
Portage la Prairie, Man. ....	59,250 00	57,592 38	58,650 00
Parrsboro, N.S. ....	25,000 00	25,425 00	24,565 00
Pictou, N.S. ....	62,000 00	62,000 00	61,400 00
Petrolea, Ont. ....	14,861 07	15,222 07	15,105 00
Stellarton, N.S. ....	2,000 00	2,000 00	2,000 00
Sydney, C.B. ....	34,000 00	32,586 15	33,646 00
Simcoe, Ont. ....	3,301 28	3,422 78	3,422 00
Summerside, P.E.I. ....	2,500 00	2,540 00	2,470 00
Sarnia, Ont. ....	8,253 30	8,253 30	8,142 00
Sudbury, Ont. ....	5,078 10	5,156 80	5,156 00
Sydney Mines, N.S. ....	11,500 00	11,994 94	11,995 00
Truro, N.S. ....	4,500 00	4,620 00	4,450 00
Toronto Junction, Ont. ....	48,750 00	48,632 94	42,680 00
Windsor, N.S. ....	18,000 00	18,593 04	18,000 00
Woodstock, N.B. ....	3,000 00	3,138 00	3,095 00
Wingham, Ont. ....	12,000 00	12,173 00	13,260 00
Waterloo, Ont. ....	23,587 57	24,133 99	24,133 00
Parish St. Paul de Montreal .....	30,000 00	30,667 07	32,100 00
	<hr/>	<hr/>	<hr/>
	\$ 799,459 82	\$ 804,385 96	\$ 793,258 32

## SESSIONAL PAPER No. 8

CONFEDERATION LIFE—*Continued.*List of debentures, December 31, 1905—*Continued.*

<i>County—</i>	Par value.	Ledger value.	Market value.
Lambton.....	\$ 9,548 98	\$ 9,619 98	\$ 9,549 00
Cape Breton, N.S.....	67,000 00	67,000 00	67,000 00
	<hr/> \$ 76,548 98	<hr/> \$ 76,619 98	<hr/> \$ 76,549 00

<i>Village—</i>	Par value.	Ledger value.	Market value.
Aurora, Ont.....	\$ 8,752 07	\$ 8,752 07	\$ 9,132 00
Markham, Ont.....	382 11	382 11	382 00
Kincardine, Ont.....	3,500 00	3,500 00	3,605 00
Brussels, Ont.....	22,200 00	22,992 00	21,920 00
Binscarth, Man.....	2,400 00	2,535 00	2,580 00
Bridgeburg, Ont.....	29,577 14	29,577 14	29,577 00
Chamby Canton, Que.....	8,531 91	8,531 91	8,750 00
Chamby Basin, Que.....	8,531 91	8,531 91	8,750 00
Cowansville, Que.....	20,000 00	21,214 30	20,910 00
Chesley, Ont.....	12,442 80	12,442 80	12,443 00
Drummondville, Que.....	14,904 13	14,904 13	14,904 00
Maxville, Ont.....	4,832 11	4,632 86	4,764 00
Milltown, N.B.....	30,000 00	30,000 00	29,660 00
Milton, Ont.....	8,181 11	8,181 11	7,935 00
Oil Springs, Ont.....	2,498 77	2,648 77	2,690 00
Pincher Creek, Alta.....	3,500 00	3,539 00	3,600 00
Port Dalhousie, Ont.....	5,317 52	5,317 52	5,260 00
Richmond Hill, Ont.....	2,538 74	2,538 74	2,600 00
Rockland, Ont.....	6,000 00	6,374 04	6,374 00
Souris, Man.....	6,155 00	6,155 00	6,465 00
Rounthwaite, Man.....	675 00	675 00	675 00
Verdun, Que.....	10,000 00	9,609 00	9,609 00
Cobden, Ont.....	4,371 01	4,187 88	4,188 00
Virden, Man.....	2,963 82	2,997 88	3,234 00
Wawanesa, Man.....	3,050 00	3,050 00	3,200 00
Woleseley, Assa.....	3,750 00	3,771 00	3,700 00
Windsor Mills, Que.....	38,586 15	38,586 15	38,586 00
	<hr/> \$ 263,641 30	<hr/> \$ 265,627 32	<hr/> \$ 265,493 00

<i>Township or School District—</i>	Par value.	Ledger value.	Market value.
Agassiz, B.C.....	\$ 5,000 00	\$ 5,000 00	\$ 5,493 00
Austin, Man.....	4,848 80	4,986 79	4,987 00
Boissevain, Man.....	6,900 00	7,186 53	7,250 00
Broadway, Man.....	2,000 00	2,032 83	2,100 00
Crystal City, Man.....	5,000 00	5,020 00	5,155 00
Estevan, Assa.....	6,000 00	6,000 00	6,575 00
Griswold, Man.....	1,800 00	1,857 00	1,857 00
Lauder, Man.....	1,035 00	1,035 00	1,230 00
Moosejaw, Assa.....	27,999 99	29,313 48	29,321 00
Medicine Hat, Assa.....	28,901 07	28,933 07	29,387 00
McGregor, Man.....	6,950 00	7,097 00	7,097 00
Napinka, Man.....	1,800 00	1,845 00	1,896 00
Oak River, Man.....	2,169 08	2,202 44	2,295 00
Oakland, Man.....	2,125 00	2,176 32	2,290 00
Sifton, Man.....	7,100 00	7,604 65	7,715 00
South Cypress, Man.....	1,989 11	2,017 58	2,105 00
Wallace, Man.....	2,000 00	2,054 00	2,096 00
Wapella, Assa.....	1,925 00	1,925 00	1,925 00
Gowaneroft, Man.....	1,800 00	1,800 00	1,860 00
	<hr/> 117,343 05	<hr/> \$ 120,086 69	<hr/> \$122,634 00

<i>Sundry—</i>	Par value.	Ledger value.	Market value.
Commercial Cable bonds.....	\$ 25,000 00	\$ 25,506 35	\$ 24,250 00
Bell Telephone Co. bonds.....	100,000 00	111,333 89	109,860 00
Mexican Government Gold Bonds	98,895 43	98,895 43	98,895 00
Mexican Government Silver Bonds.....	24,750 00	19,438 45	22,770 00
Montreal Light, Heat and Power Co. Bonds.....	100,000 00	99,070 00	102,000 00
Niagara Falls Park and River Railway Bonds.....	50,000 00	50,000 00	50,000 00
Standard Loan Co. Bonds.....	4,970 00	4,970 00	4,970 00



5-6 EDWARD VII., A. 1906

CONFEDERATION LIFE—*Continued.*List of debentures, December 31, 1905—*Concluded.*

<i>Sundry</i> — <i>Concluded.</i>	Par value.	Ledger Value.	Market value.
*Toronto Hotel Co. Bonds.....	10,000 00	9,341 00	9,341 00
Toronto Electric Light Co. Bonds.....	25,000 00	25,000 00	25,000 00
Victoria Rolling Stock Co. Bonds	73,000 00	68,255 02	68,255 00
Quebec Harbour Commissioners' Bonds.....	100,000 00	101,195 00	101,259 00
Winnipeg Electric Railway Co. Bonds.....	121,000 00	129,410 50	130,920 00
	<u>\$732,615 43</u>	<u>\$ 742,415 64</u>	<u>\$ 747,520 00</u>

*Stocks*—

Canada Permanent Mortg. Corp.. \$	62,390 00	\$ 75,666 44	\$ 78,611 00
Consumers' Gas Co.....	52,500 00	111,260 44	109,200 00
Dominion Bank.....	21,500 00	50,517 52	56,545 00
Ontario Bank.....	4,100 00	5,113 75	5,330 00
Bank of Hamilton.....	10,000 00	22,385 60	21,400 00
Bank of Ottawa.....	19,200 00	41,073 51	43,200 00
Imperial Bank.....	2,800 00	6,354 88	6,355 00
Bank of Commerce.....	18,100 00	26,988 85	30,590 00
Bank of Toronto.....	14,300 00	31,691 00	34,600 00
Mackay Companies' Preferred...	164,500 00	134,744 00	190,045 00
Mackay Companies' Common...	127,200 00		
Canadian Govt. Stock.....	5,190 10	5,190 10	5,190 00
Co-operative Mexican Loan Co..	313 67	313 67	313 00
	<u>\$ 502,093 77</u>	<u>\$ 511,299 76</u>	<u>\$ 581,379 00</u>

*Recapitulation*—

Deposit with Receiver General .. \$	84,500 00	\$ 85,917 95	\$ 86,869 31
Cities.....	747,023 94	753,993 25	742,792 37
Towns.....	799,459 82	804,385 96	793,258 32
Counties.....	76,548 98	76,619 98	76,549 00
Villages.....	263,641 30	265,627 32	265,493 00
Townships or School Districts...	117,343 05	120,086 69	122,634 00
Sundry Bonds.....	732,615 43	742,415 64	747,520 00
Stocks.....	502,093 77	511,299 76	581,379 00
	<u>\$3,323,226 29</u>	<u>\$3,360,346 55</u>	<u>\$3,416,495 00</u>

Carried out at cost value ..... \$ 3,360,346 55  
Cash at head office..... 1,165 23

## Cash in banks:—

Canadian Bank of Commerce, Toronto.....	\$ 11,112 84
Imperial Bank, Toronto.....	41,450 74
Bank of Nova Scotia, Halifax ..	9,708 07
Ontario Bank, Toronto.....	3,609 72
Canadian Bank of Commerce, Vancouver ..	15,385 38
Imperial Bank, Winnipeg.....	26,356 06
Bank of Nova Scotia, Jamaica ..	5,154 73
United States Banking Co., Mexico.....	604 53
Bank of Toronto, Winnipeg.....	1,622 04
Ontario Bank, Montreal.....	276 80
Ontario Bank, Yonge St.....	821 48
Imperial Bank, Brandon.....	100 00
Total.....	<u>\$ 116,202 39</u>
LESS—Union Bank of Halifax, Trinidad, overdraft.....	<u>1,220 29</u>

114,982 10

Advances to employees..... 3,890 00  
Current account..... 1,610 73

Total..... \$ 10,411,656 43

\*With these Bonds the Company received \$1,000 Hotel Co. Stock as bonus. No market value can be assigned to this stock at present.

SESSIONAL PAPER No. 8

CONFEDERATION LIFE—*Continued.*

## OTHER ASSETS.

Market value of stocks and bonds over ledger value. ....	56,148 45
Interest due .....	\$ 53,592 36
" accrued.....	154,616 01
Total .....	208,208 37
Rents due, \$3,827.26; accrued, \$1,076.71.....	4,903 97
Net amount of uncollected and deferred premiums: on new business, \$97,024; on renewals, \$322,138.20.....	419,162 20
Total assets.....	<u>\$11,100,079 42</u>

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.\$	9,826,226 00
Reserve for reversionary additions.....	158,556 00
Reserve for life annuities.....	185,199 00
Total .....	\$ 10,169,981 00
Deduct value of policies reinsured in other companies.....	29,783 00
Total net reinsurance reserve .....	\$10,140,198 00
Present value of amounts not yet due on matured instalment policies..	10,020 00
Claims for death losses unadjusted but not resisted .....	40,385 00
Reassurance death claims resisted, not in suit .....	20,000 00
Claims for matured endowments unadjusted but not resisted .....	2,630 00
Dividends or bonuses to policy-holders unpaid .....	69,884 98
Amount of dividends to stockholders unpaid .....	7,500 00
Due on account of general expenses .....	8,962 13
Total liabilities .....	<u>\$ 10,299,580 11</u>
Surplus on policy-holders' account.....	<u>\$ 800,499 31</u>
Capital stock paid up \$100,000.	

## INCOME DURING THE YEAR.

Cash received for premiums .....	\$ 1,340,474 74
Premiums paid by dividends .....	45,045 29
Cash received for annuities .....	2,530 00
Total .....	\$ 1,388,050 03
Deduct premiums paid to other companies for reinsurance.....	7,996 09
Net premium income (first year, \$207,598.23; renewal, \$1,169,925.71; annuity, \$2,530) .....	\$ 1,380,053 94
Received for interest .....	437,719 10
Rents (net) .....	44,018 63
Profit on sale of securities.....	119,122 90
Total income .....	<u>\$ 1,980,914 57</u>

\* Reserve based on H.M. Mortality Table of Institute of Actuaries, with interest at  $4\frac{1}{2}$  per cent for policies issued prior to December 31, 1895, and at  $3\frac{1}{2}$  per cent for policies issued during the years 1896 to 1899, inclusive, and 3 per cent for policies issued in the years 1900 to 1905, inclusive.

5-6 EDWARD VII., A. 1906

CONFEDERATION LIFE—*Continued.*

## EXPENDITURE DURING THE YEAR.

Cash paid for death claims (\$24,705 of which accrued in previous years).	\$ 330,446 00	
Payments on matured instalment policies.	250 00	
Total paid for death claims.	\$ 330,696 00	
Cash paid for matured endowments.	333,513 00	
Net amount paid for death claims and matured endowments.	\$	664,209 00
Cash paid to annuitants.		21,395 71
Cash paid for surrendered policies.		71,615 30
Cash dividends paid to policy-holders.		35,609 97
Cash dividends applied in payment of premiums.		45,045 29
Total paid policy-holders.	\$	837,875 27
Cash paid to stockholders for interest or dividends.		15,000 00
Commissions, salaries and other expenses of officials.		290,110 61
Taxes, licenses, fees or fines.		13,967 04
Other expenditure, viz.:—Solicitor's fees, \$1,498.69; postage, \$6,265.43; agency expenses, \$614.48; medical expenses, \$13,672.54; general expenses, \$14,182.89; printing and stationery, \$9,993.78; advertising and advertising literature, \$12,139.04; insurance literature, \$416.40; investment expenses, \$3,518.81; office furniture, \$1,724.69; rents, \$17,134.25.		81,161 00
Total expenditure.	\$	1,238,113 92

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1904.	\$	9,753,193 94
Amount of income, as above.		1,980,914 57
Total.	\$	11,734,108 51
Amount of expenditure, as above.	\$	1,238,113 92
Amount written off securities.		84,338 16
Total.		1,322,452 08
Balance, net ledger assets, December 31, 1905.	\$	10,411,656 43

## MISCELLANEOUS.

Number of new policies reported during the year as taken.	3,350	
Amount of said policies.	\$	5,811,298 00
Amount of said policies reinsured in other licensed companies in Canada.		90,000 00
Number of policies become claims during the year (including 217 matured endowments).	423	
Amount of said claims (including matured endowments, \$336,143).		709,269 00
Number of policies in force at date.	28,368	
Amount of said policies.	\$	42,248,679
Bonus additions.		251,671
Total.	\$	42,500,350
Amount of said policies reinsured in other companies (including \$1,934 bonus additions).		221,895
Net amount of policies in force, December 31, 1905.		42,278,455 00
Number of life annuities in force at December 31, 1905.	90	
Amount of annual payments thereunder.	\$	21,231 81

## SESSIONAL PAPER No. 8

CONFEDERATION LIFE—*Continued.*

## EXHIBIT OF POLICIES.

Policies in force at December 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life policies.....	16,332	\$ 24,111,986		
Endowment assurances.....	9,304	13,168,733		
Term and all other.....	1,008	1,821,910		
Bonus additions.....		245,218		
			26,644	\$ 39,347,847

New policies issued :—

Whole life policies.....	2,179	\$ 3,449,520		
Endowment assurances.....	1,084	1,904,874		
Term and all other.....	192	628,393		
Bonuses added during the year.....		19,335		
			3,455	6,002,122
Total.....			30,099	\$ 45,349,969
Deduct policies which have ceased to be in force during 1905.....			1,731	2,849,619

Policies in force at December 31, 1905 :—

Whole life policies.....	17,547	\$ 25,975,692		
Endowment assurances.....	9,704	13,986,184		
Term and all other.....	1,117	2,286,803		
Bonus additions.....		251,671		
			28,368	\$ 42,500,350

Details of policies terminated :—

	No.	Amount.
1. By death (including bonus additions, \$1,776).....	204	\$ 373,126 00
2. By maturity (including bonus additions, \$8,638).....	217	336,143 00
3. By expiry.....	108	185,072 00
4. By surrender (including bonus additions, \$1,807).....	196	321,732 00
5. By lapse (including bonus additions \$106).....	683	1,038,168 00
6. By change and decrease (including bonus additions, \$855).....		70,153 00
7. By not being taken.....	323	525,225 00
Total terminated (including bonus additions, \$12,882).....	1,731	\$ 2,849,619 00

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life.....	13	\$ 63,161 00
Endowment assurances.....	8	72,300 00
Term and all other.....	14	84,500 00
Bonus additions.....		1,934 00
	35	221,895 00

## BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

## ASSETS.

Loans on mortgages of real estate, first liens. . . . . \$ 30,700 00

Stocks and bonds, viz :—

	Par value.	Ledger value.	Market value.
Commercial Cable Co. bonds.....	\$ 25,000 00	\$ 25,506 35	\$ 24,250 00
Mexican Government silver bonds...	24,750 00	19,438 45	22,770 00
" gold ".....	98,895 43	98,895 43	98,895 00
Mackay preferred stocks ..	164,500 00	134,744 00	190,045 00
" common ".....	127,200 00		
Co-operative Mexican Loan Co.....	313 67	313 67	313 00
Total par, ledger and market values....	\$ 440,659 10	\$ 278,897 90	\$ 336,273 00

5-6 EDWARD VII., A. 1906

CONFEDERATION LIFE—*Continued.*ASSETS—*Concluded.*

Carried out at ledger value.....	278,897 90
Amount of loans made to policy-holders on the company's policies assigned as collaterals.. .. .	13,555 18
Cash in banks, viz. :—	
Bank of Nova Scotia, Jamaica.....	\$ 5,154 73
United States Banking Co., Mexico.....	604 53
	<hr/>
	\$ 5,759 26
Less Union Bank, Trinidad, overdraft .....	1,220 29
	<hr/>
Total cash in banks, carried out.....	4,538 97
Total ledger assets outside of Canada. ....	<hr/> \$ 327,692 05

## OTHER ASSETS.

Market value of stocks and bonds over ledger value....	57,375 10
Net amount of outstanding premiums: on new business, \$25,922.74 ; on renewals, \$16,030.17.....	41,952 91
	<hr/>
Total assets outside of Canada.....	<hr/> \$ 427,020 06

## LIABILITIES.

Net reinsurance reserve.....	\$ 231,094 00
Claims for death losses unadjusted but not resisted.....	9,500 00
	<hr/>
Total liabilities outside of Canada.....	<hr/> \$ 240,594 00

## PREMIUM INCOME OUTSIDE OF CANADA.

Total cash received for premiums.....	\$ 122,774 10
Premiums paid by dividends.....	232 82
	<hr/>
Total (first year, \$54,733.46 ; renewal, \$68,273.46)....	\$ 123,006 92
Deduct premiums paid to other companies for reinsurance....	2,818 04
	<hr/>
Total net premium income.....	<hr/> \$ 120,188 88

## PAYMENTS TO POLICY-HOLDERS OUTSIDE OF CANADA.

Cash paid for death losses.....	\$ 12,914 00
Cash paid for matured endowments .....	6,000 00
Cash dividends paid to policy-holders.....	44 96
Cash dividends applied in payment of premiums.....	232 82
	<hr/>
Total paid policy-holders.....	<hr/> \$ 19,191 78

## SESSIONAL PAPER No. 8

CONFEDERATION LIFE—*Concluded.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	496	
Amount of said policies.....	\$	1,325,350 00
Amount of said policies reinsured in other licensed companies in Canada.....		70,000 00
Number of policies become claims during the year....	12	
Amount of said claims.....		21,949 00
Number of policies in force in other countries at date. ....	1,065	
Amount of said policies.....	\$2,315,874 00	
Bonus additions.....	354 00	
Total.....	\$2,316,228 00	
Amount of said policies reinsured in other licensed companies in Canada..	75,000 00	
Net amount in force in other countries at December 31, 1905.....		<u>2,241,228 00</u>

## EXHIBIT OF POLICIES OUTSIDE OF CANADA.

## Policies in force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies .....	240	\$ 419,995		
Endowment assurances.....	467	804,905		
All other policies.....	8	60,000		
Bonus additions .....		354		
			715	\$ 1,285,254

## Policies issued during the year :—

Whole life.....	219	\$ 425,686		
Endowment assurances .....	262	686,395		
All other policies.....	32	240,893		
			513	1,352,974

Total.....	1,228	\$ 2,638,228		
Deduct policies terminated during the year. ....	163	322,000		

## Policies in force at December 31, 1905, viz. :—

Whole life policies.....	409	\$ 757,986		
Endowment assurances.....	618	1,279,995		
All other policies.....	38	277,893		
Bonus additions .....		354		
			1,065	\$ 2,316,228

*Details of policies which have ceased to be in force outside of Canada.*

	No.	Amount.
Policies terminated by death.....	7	\$ 15,431 00
" maturity .....	5	6,518 00
" expiry.....	1	10,000 00
" surrender.....	6	7,350 00
" change and decrease.....		5,200 00
" lapse .....	92	161,707 00
" not being taken.....	52	115,794 00
Total terminated.....	163	\$ 322,000 00

*Details of policies reinsured outside of Canada.*

Whole life policies .....	1	\$ 5,000 00
Endowment assurances .....	3	30,000 00
All other policies.....	4	40,000 00
Total .....	8	\$ 75,000 00

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOHN M. TAYLOR

Secretary—HERBERT H. WHITE.

Principal Office—Hartford, Conn., U.S.A.

Chief Agent in Canada—FREDERICK W. EVANS. Head Office in Canada,—Montreal.

(Incorporated, June 15, 1846; commenced business, December 15, 1846;  
licensed in Canada, August 1, 1868.)

(No capital.)

## ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General :—

	Par value.
City of Montreal stock .....	\$ 100,000 00
Province of Quebec bonds.....	11,500 00

Carried out at par value.....\$ 111,500 00

## LIABILITIES IN CANADA.

\*Amount estimated to cover the net reserve on all outstanding policies  
in Canada.....\$ 730,000 00

Claims for matured endowments, unadjusted but not resisted.....5,250 00

Total liabilities in Canada.....\$ 735,250 00

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in  
Canada.....\$ 12,619 78

Premiums paid by dividends.....6,452 51

Total premium income.....\$ 19,072 29

Amount received for interest or dividends on stock, &amp;c.....4,750 00

Total income in Canada.....\$ 23,822 29

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada :—

On account of death claims .....	\$ 73,560 00
On account of matured endowments.....	7,813 00

Net amount paid on account of claims.....\$ 81,373 00

Cash dividends applied in payment of premiums.....6,452 51

Total net amount paid to policy-holders.....\$ 87,825 51

Cash paid for commissions, salaries and other expenses of officials in  
Canada.....\$ 88 99

Sundry expenditure in Canada.....10 30

Total expenditure in Canada.....\$ 87,924 80

\*Combined Experience Table with 4 per cent interest.

## SESSIONAL PAPER No. 8

CONNECTICUT MUTUAL LIFE—*Continued.*

## MISCELLANEOUS.

Number of policies become claims in Canada during the year....	42	
Amount of said claims.....		\$ 91,654 00
Number of policies in force in Canada at date.....	708	
Amount of said policies.....		<u>1,271,247 00</u>

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

## Policies in force at beginning of year:—

	No.	Amount.
Life .....	708	\$ 1,397,299
Endowment .....	29	40,957
	<u>737</u>	<u>\$ 1,348,256</u>
Policies revived and increased. ....	27	33,428
	<u>764</u>	<u>\$ 1,381,684</u>
Deduct terminated.....	56	110,437

## Policies in force at December 31, 1905:—

Life.....	685	\$ 1,238,103
Endowment.....	23	33,144
	<u>708</u>	<u>\$ 1,271,247</u>

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated at death.....	36	\$ 83,841
" maturity .....	6	7,813
" surrender.....	6	7,118
" lapse.....	2	3,500
" change and decrease.....	6	8,165
	<u>56</u>	<u>\$ 110,437</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Total premium income.....	\$ 5,481,964 91
Cash received for interest and discount on claims paid in advance.....	2,465,361 52
Cash received for rents .....	512,341 42
Profit on sale or maturity of ledger assets.....	33,898 20
	<u>\$ 8,493,566 05</u>

## DISBURSEMENTS DURING THE YEAR.

Total amount paid for death losses and matured endowments.....	\$ 4,682,537 52
Paid to annuitants.....	17,685 09
Surrender values paid in cash.....	488,998 32
Surrender values applied to pay new and renewal premiums.....	5,884 33
" " purchase paid-up insurance and annuities.....	75,399 74
Dividends paid policy-holders in cash .....	245,890 55
" applied to pay renewal premiums.....	868,368 20
Commission and bonuses to agents.....	405,014 14
Cash paid for salaries and allowances for agencies.....	45,571 29
" agency supervision, travelling and all other agency expenses.....	16,169 37
" medical examiners' fees.....	24,451 36
Salaries of officers and office employees.....	166,216 26



5-6 EDWARD VII., A. 1906

CONNECTICUT MUTUAL LIFE—*Concluded.*DISBURSEMENTS DURING THE YEAR—*Concluded.*

Insurance taxes, licenses and insurance department fees and taxes on real estate.....	342,650 42
Rent.....	41,578 72
All other payments and expenditures.....	341,164 21
Total disbursements.....	<u>\$ 7,767,579 52</u>

## LEDGER ASSETS.

Book value of real estate unencumbered, including home office property	\$10,338,776 90
Mortgage loans on real estate, first liens.....	23,761,690 48
Loans secured by bonds, stocks or other collaterals.....	30,000 00
Loans made to policy-holders on the company's policies assigned as collateral.....	861,615 00
Premium notes on policies in force.....	461,927 76
Book value of bonds and stocks owned.....	26,400,200 59
Cash on hand and deposited in banks and trust companies.....	1,767,466 06
Bills receivable and agents' balances.....	1,242 65
State of New York, Comptroller's certificates.....	24,442 69
Total ledger assets.....	<u>\$63,647,362 13</u>

## NON-LEDGER ASSETS.

Interest due and accrued ..	890,120 05
Rents due and accrued ..	22,263 82
Market value of bonds or stocks over book value.....	1,092,721 91
Net amount of uncollected and deferred premiums ..	387,703 36
Gross assets ..	<u>\$66,040,171 27</u>
Deduct items not admitted ..	1,242 65
Total admitted assets ..	<u>\$66,038,928 62</u>

## LIABILITIES.

* Net reinsurance reserve ..	\$58,841,368 00
Liability on policies cancelled, upon which a surrender value may be demanded ..	156,911 00
Total policy claims ..	348,920 26
Dividends or profits due policy-holders remaining unpaid.....	1,440,816 06
Premiums paid in advance.....	37,772 59
Written off real estate.....	300,000 00
Unassigned funds (surplus).....	4,913,140 71
Total liabilities ..	<u>\$66,038,928 62</u>

## EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	4,457
Amount of said policies ..	\$ 11,774,515 00
Number of policies terminated during the year.....	3,368
Amount of said policies.....	8,868,040 00
Number of policies in force at end of year ..	71,307
Amount of said policies.....	<u>169,412,783 00</u>

\* Combined Experience and American Tables of Mortality, 4 and 3 per cent interest.

SESSIONAL PAPER No. 8

## THE CONTINENTAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—HON. JOHN DRYDEN.  
Secretary—CHARLES H. FULLER.

Managing Director and Chief Agent—  
GEO. B. WOODS.  
Principal Office—Toronto.

(Incorporated by letters patent, (Ontario) bearing date October 26, 1899; commenced business in Ontario, November 1, 1899; Dominion license issued, December 31, 1901.)

## CAPITAL.

Amount of joint stock or guarantee capital authorized.....	\$	1,500,000 00
Amount subscribed for .....		1,000,000 00
Amount paid up in cash .....		180,255 94

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$	127,832 58
Amount of loans made to policy-holders on the company's policies assigned as collaterals .....		8,512 83
Loan on policy of another company.....		600 00

Bonds owned by the company, viz.—

	Par value.	Ledger value.	Market value.
City of Winnipeg bonds.....	\$ 27,000 00	\$ 27,000 00	\$ 27,000 00
Town of Cobourg bonds .....	10,000 00	10,147 17	10,000 00
Town of Truro, N.S., bonds .....	10,000 00	10,160 73	10,000 00
County of Carleton, N.B., bonds.....	8,000 00	8,084 95	8,000 00
Total in deposit with Receiver General.....	\$ 55,000 00	\$ 55,392 85	\$ 55,000 00
City of Nelson, B.C., bonds .....	1,000 00	1,049 82	1,025 35
Town of Steelton bonds .....	15,000 00	15,677 18	15,677 18
Fort Francis bonds .....	10,000 00	10,755 59	10,755 59
Town of Dauphin bonds.....	27,000 00	28,855 75	28,855 75
Ailsa Craig bonds .....	4,832 11	4,731 09	4,731 09
Chatsworth bonds .....	4,000 00	3,979 82	3,979 82
Alberton bonds .....	400 00	400 00	400 00
Chatham bonds.....	19,383 84	20,206 36	20,206 36
Winnipeg Electric Railway Co. bonds.....	5,000 00	5,236 19	5,380 00
Toronto Electric Light Co. bonds .....	10,000 00	10,000 00	10,100 00
Reliance Loan debentures.....	31,500 00	31,500 00	31,500 00
Mount Forest bonds .....	10,742 29	10,587 46	10,587 46
Township of Egan bonds.....	4,583 33	4,830 86	4,917 82
Town of Oshawa bonds .....	10,544 12	10,338 30	10,440 51
Hamilton, Grimsby and Beamsville Electric Railway bonds.....	5,000 00	5,392 14	5,392 14
City of Calgary, Alta., bonds.....	11,500 00	11,500 00	11,500 00
Village of Manor bonds .....	800 00	800 00	830 73
Village of Paisley bonds .....	1,813 54	1,813 54	1,850 22
Sun and Hastings Saving and Loan Co. debentures .....	10,000 00	10,000 00	10,000 00
Total par, ledger and market values.....	\$ 238,099 23	\$ 243,046 95	\$ 243,130 02

Carried out at ledger value .....	243,046 95
Cash at head office .....	4,771 07

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CONTINENTAL LIFE—*Continued.*ASSETS—*Concluded.*

Cash in banks, viz.:—

Bank of Nova Scotia, Toronto.....	\$ 1,118 98	
Bank of British North America, Toronto.....	2,039 31	
Ontario Bank, Toronto.....	2,516 59	
Union Bank, Toronto.....	5,245 85	
Dominion Bank, Toronto.....	1,821 50	
Union Bank, Winnipeg.....	1,514 73	
Traders Bank, Beeton.....	16,187 25	
		30,444 21
Advance for fire insurance premium on account of mortgage.....		5 00
Total.....	\$	415,212 64

## OTHER ASSETS.

Agents advances.....	8,993 80
Interest due, \$113.49; accrued, \$4,825.46.....	4,938 95
Net amount of outstanding and deferred premiums: on new business, \$16,066.21; on renewals, \$26,667.84.....	38,734 05
Premium upon capital stock due and unpaid.....	4,258 25
Office furniture.....	2,477 29
Total assets.....	\$ 474,614 98

## LIABILITIES.

Amount computed to cover the net present values of all policies in force..	\$ 350,122 00
Reserve for life annuities.....	1,380 00
Total.....	\$ 351,502 00
Deduct value of policies reinsured in other companies.....	3,714 00
*Net reinsurance reserve.....	\$ 347,788 00
Present value of amount not yet due on instalment policies.....	735 00
Claims for death losses unadjusted but not resisted.....	3,000 00
Due on account of general expenses.....	5,450 71
Premiums paid in advance.....	419 10
Total liabilities.....	\$ 357,392 81
Surplus on policy-holders' account.....	\$ 117,222 17

Capital stock paid up, \$180,255.94.

## INCOME.

Cash received for premiums.....	\$ 145,130 48
Deduct premiums paid for reinsurance.....	1,172 18
Total net premium income (first year \$38,535.61; renewal, \$105,422.69).....	\$ 143,958 30
Amount received for interest, &c.....	15,744 00
Premium on capital stock.....	1,816 44
Profit on sale of securities.....	2,230 93
Total.....	\$ 163,749 67
Received for calls on capital.....	8,922 29
Total income.....	\$ 172,671 96

\*Computed according to the Institute of Actuaries' H.M. Table of Mortality, with interest at  $4\frac{1}{2}$  per cent for policies issued on or before December 31, 1899; and with interest at  $3\frac{1}{2}$  per cent for policies issued subsequent to that date.

## SESSIONAL PAPER No. 8

CONTINENTAL LIFE—*Continued.*

## EXPENDITURE.

Net amount paid for death claims (of which \$3,685 accrued in 1904) . . .	\$	10,685	00
Cash paid to annuitants . . . . .		300	00
Net amount paid for surrendered policies . . . . .		1,980	85
<hr/>			
Total paid to policy holders . . . . .	\$	12,965	85
Cash paid for commission, salaries and other expenses of officials . . . .		53,867	23
Cash paid for taxes, licenses fees or fines . . . . .		2,066	34
All other expenditure; viz:—			
Law costs, \$143.19; medical examiners' fees, \$4,421.35; light, \$70.83; exchange, \$85.53; rents, \$1,891; printing and stationery, \$2,068.12; advertising, \$1,089.82; postage, telegrams and express, \$1,008.92; office furniture and fixtures, \$875.08; sundries, \$791.72; commission on loans, \$150.00 . .		12,595	56
<hr/>			
Total expenditure . . . . .	\$	81,494	98

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904 . . . . .	\$	327,225	92
Amount of cash income as above . . . . .		172,671	96
<hr/>			
Total . . . . .	\$	499,897	88
<hr/>			
Amount of expenditure as above . . . . .	\$	81,494	98
Amount written off Ledger Assets <i>re</i> Atlas Loan . . . . .		3,190	26
<hr/>			
	\$	84,685	24
<hr/>			
Balance, net ledger assets at December 31, 1905 . . . . .	\$	415,212	64

## MISCELLANEOUS.

Number of new policies reported during the year as taken . . . . .	1,032		
Amount of said policies . . . . .	\$	1,243,890	00
Amount of said policies reinsured in other licensed companies in Canada . .		32,000	00
Number of policies become claims during the year . . . . .	11		
Amount of said claims . . . . .		10,735	00
Number of policies in force at date . . . . .	3,847		
Amount of said policies . . . . .	\$	4,483,235	00
Amount of said policies reinsured in other licensed companies . . . . .		81,300	00
<hr/>			
Net amount in force December 31, 1905 . . . . .		4,401,935	00
Number of life annuities in force at date . . . . .	1		
Amount of annual payments thereunder . . . . .		300	00

## EXHIBIT OF POLICIES.

## In force at beginning of year—

	No.	Amount.	No.	Amount.
Whole life policies . . . . .	2,299	\$ 2,624,720		
Endowments . . . . .	901	1,141,336		
Term and all other . . . . .	148	287,500		
<hr/>				
			3,438	\$ 4,053,556

5-6 EDWARD VII., A. 1906

CONTINENTAL LIFE—*Concluded.*EXHIBIT OF POLICIES—*Concluded.*

## New policies issued—

	No.	Amount.	No.	Amount.
Whole life.....	608	\$ 687,840		
Endowments.....	388	448,333		
Term and all other.....	61	119,250		
			1,057	1,255,423
Old policies revived.....			55	63,232
Old, changed and increased.....				500
Total.....			4,550	\$ 5,372,711
Deduct terminated.....			703	889,476
In force at end of year—				
Whole life.....	2,526	\$ 2,857,434		
Endowments.....	1,162	1,331,651		
Term and all other.....	159	294,750		
			3,847	\$ 4,483,235

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death.....	11	\$ 10,735
" terminated by expiry.....	11	23,000
" terminated by surrender.....	42	44,308
" terminated by lapse.....	631	796,433
" decreased and changed.....		7,000
" not taken.....	8	8,000
	703	\$ 889,476

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life.....	8	\$ 29,000
Endowments.....	4	10,800
Term and all other.....	5	41,500
	27	\$ 81,300

SESSIONAL PAPER No. 8

## THE CROWN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—HON. D. TISDALE, P.C., K.C., | Managing Director and Chief Agent—  
M.P. | CHARLES HUGHES.

Head Office—Toronto.

(Incorporated, June 14, 1900, by Act 63-64 Victoria, chapter 97. Commenced  
business, September 10, 1901.)

## CAPITAL.

Amount of joint stock capital authorized .....	\$ 1,000,000 00
Amount subscribed for. ....	609,600 00
Amount paid up in cash .....	129,465 29

(For List of Shareholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Loans to policy-holders on the company's policies assigned as collateral. \$ 9,858 00  
Stocks and bonds, viz.:—

	Par value.	Book value.	Market value.
*Canada Permanent and Western Canada Mortgage Company's bonds. ....	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
*Town and Brockville bonds. ....	5,231 80	5,231 80	5,231 72
City of Toronto bonds. ....	2,000 00	1,950 00	1,926 00
*Town of Paris bonds. ....	5,461 27	5,384 03	5,467 86
*City of London bonds. ....	5,000 00	5,000 00	5,069 00
+City of Winnipeg bonds. ....	30,000 00	29,502 00	30,269 00
City of St. Catharines bonds. ....	5,000 00	4,789 00	5,084 50
City of Vancouver bonds. ....	8,000 00	8,000 00	8,158 40
Canada Rolling Stock, C.N.R. equip- ment bonds. ....	10,000 00	10,000 00	10,044 00
Ontario Power Co. bonds. ....	5,000 00	4,900 00	5,050 00
Dominion Bank stock. ....	6,250 00	15,989 37	16,421 87
Traders Bank stock. ....	8,100 00	11,533 75	11,643 75
Sovereign Bank stock. ....	12,500 00	16,125 00	16,562 50
	<u>\$ 127,543 07</u>	<u>\$ 143,404 95</u>	<u>\$ 145,808 60</u>

Carried out at book value. .... 143,404 95

Cash at head office. .... 608 04

Cash in bank, viz.:—

Crown Bank of Toronto. ....	\$ 299 85
Sovereign Bank, Toronto. ....	20,557 42
Molson's Bank, Montreal. ....	368 17
Union Bank, Toronto. ....	8,238 13
Merchants Bank, Charlottetown, P.E.I. ....	3,167 23
	<u>32,630 80</u>

Agents' ledger balances. .... 9,986 59

Loan on other companies' policies. .... 20,000 00

Total. .... \$ 216,488 38

\* In deposit with the Receiver-General.

+ \$15,000 Winnipeg bonds in deposit with the Receiver-General.

5-6 EDWARD VII., A. 1906

CROWN LIFE—*Continued.*

## OTHER ASSETS.

Market value of stocks and bonds over book value. ....	\$	2,463 65
Interest accrued. ....	"	931 25
Office furniture. ....		3,000 00
Net amount of outstanding and deferred premiums : on new business, \$11,839.11 ; on renewals, \$23,362.41 .....		35,201 52
Total <sup>1</sup> assets. ....	\$	258,084 80

## LIABILITIES.

Amount computed to cover the net present value of all policies in force. . . . .	\$	233,787 00
Reserve for life annuities. ....		5,636 00
Total. ....	\$	239,423 00
Deduct value of policies reinsured in other companies. ....		7,379 00
* Net reinsurance reserve. ....	\$	232,044 00
Claims for death losses unadjusted but not resisted. ....		5,500 00
Due on account of general expenses. ....		494 00
Interest on policy loans paid in advance. ....		288 48
Total liabilities. ....	\$	238,326 48
Surplus on policy-holders' account. ....	\$	19,758 32
Capital paid up in cash, \$129,465.29.		

## INCOME.

Cash received for premiums. ....	\$	135,459 37
Cash received for annuities. ....		6,500 00
Total. ....	\$	141,959 37
Deduct premiums paid to other companies for reinsurance. ....		6,026 78
Net cash received for premiums (first year, \$44,931.06 ; renewal, \$91,001.53). ....	\$	135,932 59
Amount received for interest or dividends. ....		7,894 18
Premium on capital stock. ....		6,025 08
Outstanding cheque of 1904 cancelled. ....		2,000 00
Total. ....	\$	151,851 85
Received for calls on capital. ....		23,236 02
Total income. ....	\$	175,087 87

## EXPENDITURE.

Cash paid for death losses. ....	\$	15,000 00
Deduct amount received from other companies for reinsured death claims. ....		3,000 00
Net amount paid for death claims. ....	\$	12,000 00
Cash paid for surrendered policies. ....		1,384 00
Cash paid to annuitants. ....		325 20
Total amount paid to policy-holders. ....	\$	13,709 20

<sup>1</sup> Based on H.M. Mortality Table of the Institute of Actuaries with 3½ per cent interest.

## SESSIONAL PAPER No. 8

## CROWN LIFE—Continued.

## EXPENDITURE—Concluded.

Commissions, salaries and other expenses of officials .....	50,688 84
Taxes, licenses, fees or fines.....	2,390 28
All other expenditure, viz.:—Advertising, \$2,173.08; advertising literature, \$1,076.13; exchange, \$87.02; medical fees, \$3,209.00; office supplies, \$1,019.52; postage, telegrams and express, \$831.68; sundry expenses, \$1,306.88; agents advances written off, \$6,503.23; insurance publications, \$92.59; commission on stock, \$475.81; legal expenses, \$195.24; rent, \$3,473.61; office furniture, including amount written off, \$2,522.97; actuarial expenses, \$150.....	23,116 76
Total expenditure.....	<u>\$ 89,905 08</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904.....	\$ 131,305 59
Amount of income as above.....	175,087 87
Total.....	<u>\$ 306,393 46</u>
Amount of expenditure as above ..	89,905 08
Balance, net ledger assets at December 31, 1905.....	<u>\$ 216,488 38</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	779
Amount of said policies.....	\$ 1,327,044 00
Amount of said policies reinsured in other licensed companies in Canada.....	107,500 00
Number of policies become claims during the year.....	7
Amount of said claims.....	\$18,500
Amount of said claims reinsured in other licensed companies.....	3,000
Net amount of said claims.....	15,500 00
Number of policies in force at date.....	2,199
Amount of said policies.....	\$ 3,704,744
Amount of said policies reinsured in other licensed companies in Canada.....	244,000
Net amount in force at December 31, 1905.....	3,460,744 00
Number of life annuities in force at December 31, 1905.....	2
Amount of annual payments thereunder.....	575 40

## EXHIBIT OF POLICIES.

## Policies in force at December 31, 1904—

	No.	Amount.	No.	Amount.
Whole life policies.....	1,115	\$ 1,868,634		
Endowment assurances.....	626	1,008,000		
Term and all other.....	42	108,566		
			1,783	\$ 2,985,200 00
New policies issued—				
Whole life policies.....	610	\$ 1,026,544		
Endowment assurances.....	211	303,500		
All other policies.....	34	116,000		
			855	1,446,044 00
Old policies revived.....			12	14,500 00
Old policies changed and increased.....			6	9,000 00
Total.....			2,656	\$ 4,454,744 00
Deduct policies which have ceased to be in force.....			457	750,000 00



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CROWN LIFE—*Concluded.*EXHIBIT OF POLICIES—*Concluded.*

Policies in force at December 31, 1905—

Whole life.....	1,431	\$	2,372,678	
Endowment assurances. . . . .	709		1,150,000	
All other policies.....	59		182,066	
				2,199 \$ 3,704,744 00

## DETAILS OF POLICIES TERMINATED DURING THE YEAR 1905.

	No.	Amount.
1. By death.....	7	\$ 18,500 00
2. By surrender.....	24	39,000 00
3. By lapse.....	281	444,000 00
4. By change and decrease.....	6	39,500 00
5. By not being taken.....	139	209,000 00
Total terminated.....	457	\$ 750,000 00

## POLICIES REINSURED.

	No.	Amount.
Whole life.....	33	\$ 140,500 00
Endowment.....	7	34,000 00
Term.....	13	69,500 00
	53	\$ 244,000 00

SESSIONAL PAPER No. 8

## THE DOMINION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President and Managing Director—

THOMAS HILLIARD.

Principal Office—Waterloo, Ont.

(Incorporated, March 20, 1889, by 52 Vic., cap. 95 ; organized, July 4, 1889. Commenced business in Canada, July 12, 1889.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	400,000 00
Amount paid up in cash .....	100,000 00

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company.....	\$ 2,250 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	818,459 45
Amount of loans as above on which interest has been overdue for one year or more previous to statement, \$19,450.	
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	46,758 20
Stocks and bonds owned by the company, viz. :—	

	Bonds.	Par value.	Market value.
* Acton.....	\$ 3,000 00	\$ 3,033 00	
* Bracebridge.....	5,433 46	5,576 80	
Brandon.....	9,000 00	9,692 00	
† Brantford.....	1,451 00	1,484 00	
Cape Breton Electric.....	5,000 00	4,879 00	
* Flos.....	2,500 00	2,558 00	
* Lucan.....	7,000 00	7,049 00	
Luther.....	396 26	396 26	
Medonte.....	227 98	227 98	
Irrigation District.....	5,000 00	5,576 00	
Parry Sound.....	5,352 76	5,352 76	
** New Hamburg.....	1,834 70	1,874 70	
* Port Arthur.....	5,000 00	5,352 00	
Rat Portage.....	1,037 00	1,037 00	
* Sault Ste. Marie.....	8,600 00	8,725 70	
* Seaforth.....	3,500 00	3,539 00	
Stephen.....	1,800 00	1,852 00	
* St. Catharines.....	10,220 00	10,220 00	
Edmonton.....	10,000 00	11,172 00	
Sudbury.....	9,601 32	9,949 32	
* Victoria.....	10,000 00	10,000 00	
Emo.....	1,357 34	1,357 34	
Sao Paulo.....	10,000 00	9,110 00	
Waterloo.....	9,838 28	9,838 28	

\$ 127,150 10	\$ 129,862 14
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\* In deposit with Receiver-General. † \$835 par value in deposit with Receiver-General. \*\* \$797.15 par value in deposit with Receiver-General.

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DOMINION LIFE—*Continued.*ASSETS—*Continued.*

Carried out at market value . . . . .	\$	129,862	14
Cash at head office . . . . .		186	22
Bills receivable . . . . .		194	01
Agents' ledger balances . . . . .		553	66
All other ledger assets . . . . .		2,241	25
Total . . . . .	\$	1,000,504	93

## OTHER ASSETS.

Interest due . . . . .	\$	7,079	43
Interest accrued . . . . .		23,162	92
Total carried out . . . . .		30,242	35
Net amount of uncollected and deferred premiums: on new business, \$3,937.59; on renewals, \$35,642.30 . . . . .		39,579	89
Total assets . . . . .	\$	1,070,327	17

## LIABILITIES.

Amount computed to cover the net present value of all policies in force . . . . .	\$	874,381	08
Reserve for life annuities . . . . .		2,956	69
Deduct value of policies reinsured in other companies . . . . .	\$	877,337	77
		8,111	19
*Net reinsurance reserve . . . . .	\$	869,226	58
Present value of amounts not yet due on matured instalment policies . . . . .		3,308	07
Claims for death losses unadjusted but not resisted . . . . .		4,250	00
"                    resisted in suit . . . . .		5,000	00
Due on account of general expenses . . . . .		600	00
Due on account of loans—Molsons Bank, \$491.43; Bank of Commerce, \$7,472.93 . . . . .		7,964	36
Amount of all other liabilities . . . . .		595	35
Total liabilities . . . . .	\$	890,944	36
Surplus on policy-holders' account . . . . .	\$	179,382	81

Capital stock paid up, \$100,000.

## INCOME DURING THE YEAR.

Cash received for premiums . . . . .	\$	198,276	20
Premiums paid by dividends . . . . .		1,220	04
Total (new \$39,511.08, renewal \$159,985.16) . . . . .	\$	199,496	24
Deduct premiums paid to other companies for reinsurance . . . . .		4,506	23
Total premium income . . . . .	\$	194,990	01
Received for interest on bonds, &c . . . . .		53,198	84
Amount received for rents . . . . .		244	75
Profit on securities sold . . . . .		484	00
Total income . . . . .	\$	248,917	60

\* Based on Institute of Actuaries' HM. Table, with 4 per cent interest for policies issued on or before Dec. 31, 1899, and with  $3\frac{1}{2}$  per cent interest for policies issued since that date.

## SESSIONAL PAPER No. 8

DOMINION LIFE—*Continued.*

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses. . . . .	\$54,195 00	
Cash paid on matured instalment policies . . . . .	300 00	
Total. . . . .	\$54,495 00	
Deduct amount received for reinsured death claims . . . . .	2,500 00	
Net amount paid for death claims. . . . .	\$51,995 00	
" " endowment claims. . . . .	3,000 00	
Total amount paid for death claims and matured endowments. . . . .	\$	54,995 00
Cash paid to annuitants . . . . .		533 48
Cash paid for surrendered policies . . . . .		3,710 18
Cash dividends paid to policy-holders . . . . .		217 35
Cash dividends applied in payment of premiums . . . . .		1,227 33
Total paid to policy-holders . . . . .	\$	60,683 34
Cash paid to stockholders for interest or dividends . . . . .		8,000 00
Cash paid for commissions, salaries and other expenses of officials. . . . .		51,034 88
Taxes, licenses, fees or fines . . . . .		1,927 24
Sundry expenditure, viz.:—Postage, \$162.48; travelling expenses, \$1,738.75; bank charges, \$49.66; medical fees, \$3,062.28; advertising, \$841.17; printing and stationery, \$1,520.87; legal expenses, \$945.01; telegraph, telephones and express, \$281.93; rent, \$650; commission on loans, \$2,072.93; written off office furniture, \$114; petty expenses, \$323.46. . . . .		12,062 54
Total expenditure . . . . .	\$	133,708 00

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1904 . . . . .	\$	877,330 97
Amount of cash income as above . . . . .		248,917 60
Total . . . . .	\$	1,126,248 57
Deduct expenditure as above . . . . .		133,708 00
Balance, net ledger assets at Dec. 31, 1905 . . . . .	\$	992,540 57

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada . . . . .	754	
Amount of said policies . . . . .	\$	1,043,000 00
Amount of said policies reinsured in other licensed companies in Canada . . . . .		20,500 00
Number of policies become claims (including matured endowments) during the year . . . . .	30	
Amount of said claims . . . . .	\$	64,795
Amount of said claims reinsured in other licensed companies in Canada. . . . .		2,500
Net amount of claims carried out. . . . .		62,295 00
Number of policies in force at date . . . . .	4,573	
Amount of said policies . . . . .	\$	6,272,334 00
Bonus additions thereon. . . . .		12,955 00
Total. . . . .	\$	6,285,289 00
Amount of said policies reinsured in other licensed companies in Canada . . . . .		101,200 00
Net amount in force December 31, 1905 . . . . .		6,184,089 00
Number of life annuities in force at date. . . . .	4	
Amount of annual payments thereunder. . . . .		533 48

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DOMINION LIFE—*Concluded.*

## EXHIBIT OF POLICIES.

## Policies in force December 31, 1904 :—

	No.	Amount.	No	Amount
Whole life policies .....	1,819	\$ 2,883,782		
Endowment policies.....	2,242	2,720,533		
All other policies.....	14	39,000		
Bonus additions.....		10,460		
			4,075	\$ 5,653,775 00

## New policies issued :—

Whole life policies.....	493	\$ 689,500		
Endowment policies.....	327	423,000		
			820	1,112,500 00

Old policies revived .....			5	9,500 00
Bonuses added during the year .....				2,565 00

Total.....			4,900	\$ 6,778,340 00
Deduct policies which have ceased to be in force.....			327	493,051 00

## Policies in force at December 31, 1905 :—

Whole life policies.....	2,129	\$ 3,247,504		
Endowment policies.....	2,433	2,990,830		
All other policies.....	11	34,000		
Bonus additions.....		12,955		
			4,573	\$ 6,285,289 00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonus additions, \$70).....	29	\$ 61,795
" maturity.....	1	3,600
" expiry.....	29	41,500
" surrender.....	21	38,756
" lapse.....	174	258,000
" not taken.....	73	90,000
Total terminated (including bonus additions, \$70) ....	327	\$493,051

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life policies .....	20	\$ 77,000
Endowment policies .....	15	24,200
Total.....	35	\$101,200

SESSIONAL PAPER No. 8

## THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—  
The MARQUIS OF BREADALBANE, K.G. | Manager—  
ARCHIBALD HEWAT, F.F.A., F.I.A.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—F. W. KINGSTONE | Head Office in Canada—Toronto.

(Established, August 29, 1823. Commenced business in Canada, 1857.)

## CAPITAL.

Amount of joint stock capital authorized and sub-			
scribed for. ....	£500,000 stg.	\$	2,433,333 33
Amount paid up in cash .....	100,000 "		486,666 67

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral .....	\$	12,367 19
Stocks and bonds in deposit with the Receiver General :—		
	Par value.	
Cape of Good Hope 4 per cent inscribed stock .....	\$ 48,667 00	
City of Belleville bonds. ....	30,000 00	
Town of Woodstock debentures. ....	42,000 00	
Township of Somerville debentures. ....	1,000 00	
Carried out at par value . . . . .		121,667 00
Cash in Bank of British North America .....		2,576 82
Interest due . . . . .	\$ 135 49	
" accrued. ....	176 78	
Total carried out. ....		312 27
Net outstanding premiums .....		69 79
Total assets in Canada. ....	\$	136,993 07

## LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada. ....	\$	66,726 91
Total liabilities in Canada. ....	\$	66,726 91

\*Based on the Institute of Actuaries' H.M. Table with  $4\frac{1}{2}$  per cent interest.

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EDINBURGH LIFE—*Continued.*

## INCOME IN CANADA.

Net cash received for premiums.....	\$	1,887 35
Interest on loans on policies.....		689 47
Total income in Canada.....	\$	<u>2,576 82</u>

## EXPENDITURE IN CANADA.

Net amount paid on account of death claims in Canada.....	\$	3,582 60
Cash paid for licenses, taxes, fees or fines in Canada.....		10 00
Solicitor's expenses.....		115 63
Total expenditure in Canada.....	\$	<u>3,708 23</u>

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	2	
Amount of said claims.....	\$	3,582 60
Number of policies in force in Canada at date.....	56	
Amount of said policies.....	\$	84,613 79
Bonus additions thereon.....		26,409 23
Net amount in force on December 31, 1905.....		<u>111,023 02</u>

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

<i>In force at beginning of year.</i>	No.	Amount.	No.	Amount.
Whole-life policies.....	57	\$ 86,317 11		
Endowments.....	1	973 34		
Bonus additions.....		26,663 40		
			58	\$ 113,953 85
Interim bonuses added during the year.....				651 77
Total.....			58	\$ 114,605 62
Deduct terminated.....			2	3,582 60
<i>In force at end of year.</i>				
Whole life.....	55	\$ 83,640 45		
Endowments.....	1	973 34		
Bonus additions.....		26,409 23		
			56	\$ 111,023 02

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death, including bonuses.....	2	\$ 3,582 60
Total.....	2	<u>\$ 3,582 60</u>

## SESSIONAL PAPER No. 8

EDINBURGH LIFE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.  
REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year. ....	3,985,111	18	7	Claims under policies (less reassurances). ....	269,341	17	11
Premiums (less reassurances) . . . . .	306,681	16	1	Surrounders. ....	21,790	0	7
Consideration for annuities granted (less reinsurance) . . . . .	31,797	16	3	Annuities (less reassurances). ....	42,802	8	0
Interest, dividends and rents. ....	159,005	11	2	Commission. ....	12,485	7	4
Assignment and transfer fees. ....	136	12	6	Expenses of management. ....	33,895	13	8
				Dividends to shareholders. ....	10,000	0	0
				Income tax. ....	6,568	6	5
				Amount of funds at the end of the year. ....	4,085,850	0	8
£ 4,482,663	14	7			£ 4,482,663	14	7

## BALANCE SHEET.

*Liabilities.*

	£	s.	d.		£	s.	d.
Assurance and annuity fund . . . . .	3,971,627	17	6	Mortgages on property in the United Kingdom, viz.—			
Paid-up capital . . . . .	100,000	0	0	Real property. ....	924,337	10	6
Proprietors' fund . . . . .	14,222	3	2	Life interests and reversions. ....	179,818	1	5
				Rent charges and annual rents. ....	67,625	4	11
Total funds, as per revenue account. ....	£ 4,085,850	0	8				
Staff guarantee fund. ....	1,216	3	5	Mortgages on property out of the United Kingdom . . . . .	£ 1,171,780	16	10
Claims admitted but not yet paid* . . . . .	45,369	4	0	Loans on the company's policies. ....	510,152	3	5
				Loans on security of statutory assessments . . . . .	219,473	2	4

*Other sums owing by the company—*

*Annuities due not yet paid . . . . .	465	4	9	Investments—			
*Commission and expenses of management not yet paid. . . . .	4,327	0	0	Colonial and provincial government securities. ....	277,567	11	1
*Sum in hand for income tax. ....	1,766	9	6	Foreign government securities. ....	27,525	19	8
Sums on temporary deposit. ....	1,700	0	0	Municipal securities. ....	208,942	3	1
Sums deposited with the company to meet interest, &c. . . . .	3,482	3	11	Railway and other debentures and debenture stock. ....	1,029,581	1	5
Sums due to company's bankers. ....	6,878	0	3	Railway and other preference and ordinary stocks . . . . .	225,690	1	5
				House property in Edinburgh, London, Dublin, Glasgow Manchester, Liverpool and Bristol (partly occupied as the company's offices) . . . . .	225,327	11	10
				Company's own shares (purchased) . . . . .	4,606	7	6
				Ground rents and fu-duties. ....	107,272	18	4
				Life interests (purchased). ....	1,297	14	1
				Reversions (purchased). ....	25,233	1	11
				Policy stamps on hand. ....	33	1	6
				Agents' balances (since accounted for). ....	52,139	12	5
				Outstanding premiums. ....	8,812	4	1
				" interest due and unpaid at date. ....	956	14	4
				" interest accrued but not yet receivable. ....	39,343	3	11
					£ 4,151,054	6	6

\* These items are included in the corresponding items in the Revenue-Account.



## EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—PAUL MORTON. | Secretary—WILLIAM ALEXANDER.  
 Principal Office—120 Broadway, New York.  
 Chief Agent in Canada—SEARGENT P. STEARNS. Head Office in Canada—Montreal.  
 (Incorporated July 26, 1859. Commenced business in Canada about Oct., 1868).

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . . \$ 100,000 00

## ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General:—

	Par value.	Market value.
City of Toronto bonds, 4 per cent. . . . .	\$ 292,000 00	\$ 300,030 00
" Montreal bonds . . . . .	190,000 00	195,225 00
" " 3½ " . . . . .	250,000 00	237,500 00
" Montreal stock. . . . .	311,466 85	317,330 00
Province of Quebec bonds. . . . .	99,766 67	104,130 00
" " stock. . . . .	274,933 33	247,440 00
City of Winnipeg debentures. . . . .	518,603 00	518,603 00
" St. Henri bonds, 4 per cent. . . . .	125,090 00	129,688 00
" " 4½ " . . . . .	125,000 00	144,219 00
" Quebec bonds. . . . .	35,500 00	36,033 00
Total par and market values. . . . .	\$2,222,269 85	\$2,230,198 00

Carried out at market value. . . . . \$ 2,230,198 00

Held by trustees in accordance with the Insurance Act:—

New York Central, 4 per cent debentures. . . . .	\$3,000,000 00	\$2,992,500 00
Lake Shore Coll., 3½ " gold bonds. . . . .	4,100,000 00	3,587,500 00

Carried out at market value. . . . . 6,580,000 00

Loans made to policy-holders on the company's policies assigned as  
 collaterals (\$453,860.48 belongs to policies issued since March 31,  
 1878) . . . . . 475,183 48

Cash at head office. . . . . 1,343 80

Cash in banks in Canada, viz:—

Bank of Montreal, Montreal. . . . . 106,266 70

Gross premiums due and uncollected on Canadian policies . . . . . \$ 74,756 00

Gross deferred premiums on same. . . . . 42,634 00

Total outstanding and deferred premiums . . . . . \$ 117,390 00

Deduct cost of collection at 16½ per cent. . . . . 19,565 00

Net outstanding and deferred premiums (estimate) . . . . . 97,825 00

Total assets in Canada. . . . . \$ 9,490,816 98

## SESSIONAL PAPER No. 8

EQUITABLE LIFE—*Continued.*

## LIABILITIES IN CANADA.

*Under policies issued previous to March 31, 1878.*

Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada.....	\$ 373,586 00
Reserve for reversionary additions and premium reductions.....	35,802 00
* Net reinsurance reserve.....	\$ 409,388 00
Dividends or bonus to Canadian policy-holders due and unpaid.....	423 16
Total liabilities to said policy-holders in Canada.....	\$ 409,811 16

*Under policies issued subsequent to March 31, 1878.*

Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$6,187,218 00
Reserve for reversionary additions and premium reductions.....	50,869 00
Reserve for life annuities.....	178,608 00
† Net reinsurance reserve.....	\$ 6,416,695 00
Present value of amounts not yet due on matured instalment and debenture policies.....	44,042 00
Claims for death losses due and unpaid (\$78 of which occurred in previous years).....	7,086 00
Claims for matured endowments due and unpaid (including \$10 bonus additions; \$37.88 accrued in previous years).....	2,037 88
Dividends or bonuses to Canadian policy-holders due and unpaid.....	14 699 68
Total net liabilities to said policy-holders in Canada.....	\$ 6,484,560 56
Total net liabilities to all policy-holders in Canada.....	\$ 6,894,371 72

## INCOME IN CANADA.

Cash received for premiums.....	\$ 762,742 25
Premiums paid by dividends.....	20,932 45
Cash received for annuities.....	26,227 40
Total net premium income.....	\$ 809,902 10
Interest or dividends on stock, bonds, &c.....	323,826 15
Interest on overdue premiums.....	546 01
Total income in Canada.....	\$ 1,134,274 26

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz :—	
On account of death claims (\$42,314 of which accrued in previous years).....	\$377,173 03
Payments on matured instalment policies and debenture policies.....	2,700 00
On account of matured endowments (\$1,201.21 of which accrued in previous years).....	74,254 35
Total net amount paid on account of claims.....	\$ 454,127 38
Cash paid to annuitants.....	16,400 08
Amount paid for surrendered policies.....	236,768 41

\* Reserve based on Institute of Actuaries' H<sub>M</sub>. Mortality Table, 4½ per cent interest.

† Reserve based on Institute of Actuaries' H<sub>M</sub>. Mortality Table, 4½ per cent interest for policies issued on and previous to December 31, 1899, and 3½ per cent for policies issued subsequent to that date.

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EQUITABLE LIFE—*Continued.*EXPENDITURE IN CANADA—*Concluded.*

Amount paid for dividends to Canadian policy-holders . . . . .	\$	154,228	95
Cash dividends applied in payment of premiums in Canada . . . . .		20,932	45
<hr/>			
Total net amount paid to policy-holders in Canada . . . . .	\$	882,457	27
Cash paid for commission, salaries and other expenses of officials in Canada . . . . .		86,214	19
Cash paid for licenses, taxes, fees or fines . . . . .		7,025	90
Sundry payments, viz. :—Medical examiners, \$6,422.50 ; rent, \$3,098.00 ; postage and exchange, \$2,105.47 ; advertising, \$591.47 ; printing and stationery, \$619.59 ; law expenses, \$3.00 ; furniture, \$464.20 ; sundries, \$2,391.75. . . . .		15,695	98
<hr/>			
Total expenditure in Canada . . . . .	\$	991,393	34

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada . . . . .	1,252		
Amount of said policies . . . . .	\$	2,205,674	00
Number of policies become claims in Canada during the year . . . . .	197		
Amount of said claims . . . . .		416,530	00
Number of policies in force in Canada at date . . . . .	11,378		
Amount of said policies . . . . .	\$	22,511,390	
Bonus additions thereon . . . . .		146,446	
<hr/>			
Net amount in force at December 31, 1905 . . . . .		22,657,830	00
Number of life annuities in force in Canada . . . . .	46		
Amount of annual payments thereunder . . . . .		18,035	83

## . EXHIBIT OF POLICIES.

## Policies in force at beginning of year—

	No.	Amount.	No.
Whole life policies . . . . .	8,721	\$ 17,922,885	
Endowment assurances . . . . .	2,537	4,752,964	
Term and all other . . . . .	169	396,458	
Bonus additions . . . . .		140,389	
<hr/>			
		11,427	\$23,212,696 00

## New policies issued—

Whole life policies . . . . .	986	\$ 1,639,705	
Endowment assurances . . . . .	284	528,035	
Term and all other . . . . .	47	82,644	
Bonuses added during the year . . . . .		27,064	
<hr/>			
		1,317	2,277,448 00

Old policies revived . . . . .	18	42,450	00
Old policies changed and increased . . . . .	55	97,139	00

Total . . . . .	12,817	\$25,629,733	00
Deduct policies terminated . . . . .	1,439	2,971,903	00

## Policies in force at end of year—

Whole life . . . . .	8,722	\$ 17,668,990	
Endowment assurances . . . . .	2,464	4,475,859	
Term and all other . . . . .	192	366,541	
Bonus additions . . . . .		146,440	
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		11,378	\$22,657,830 00

## SESSIONAL PAPER No. 8

EQUITABLE LIFE—*Continued.*

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death (including bonuses, \$3,228). . . . .	157	\$ 341,276
" maturity (including bonuses, \$1,196) . . . . .	40	75,254
" expiry . . . . .	12	54,500
" surrender (including bonuses, \$16,589) . . . . .	395	1,025,213
" lapse . . . . .	641	984,026
" not being taken . . . . .	146	424,960
" change and decrease . . . . .	48	66,674
Total terminated (including bonuses, \$21,013). . . . .	1,439	\$ 2,971,903

## DETAILS OF POLICIES ISSUED PREVIOUS TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$59,374) . . . . .	346	\$ 846,589
Bonuses added during the year . . . . .		1,373
Policies terminated (including bonus additions, \$1,862) . . . . .	39	63,667
Policies in force at date of statement (including bonus additions, \$58,885) . . . . .	316	784,295

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.\*

Total premium income . . . . .	\$ 61,879,149 11
Consideration for supplementary contracts not involving life contingencies . . . . .	181,381 70
Received for interest or dividends . . . . .	14,955,467 32
Received for rent, including \$378,525 for company's own occupancy . . . . .	1,903,758 20
Profit on sale or maturity of ledger assets . . . . .	1,760,525 44
Adjustment of book values of stocks and bonds . . . . .	8,425,038 00
Total income . . . . .	\$ 89,105,319 77

## EXPENDITURE DURING THE YEAR.

Total net amount paid for losses and matured endowments . . . . .	\$ 22,729,810 33
Cash paid to annuitants . . . . .	1,057,785 84
Surrender values paid in cash . . . . .	8,605,185 78
Surrender values applied to purchase paid up insurance and annuities . . . . .	2,057,789 59
Cash dividends paid to policy-holders . . . . .	5,605,937 55
Dividends applied to purchase paid up additions and annuities . . . . .	1,103,065 40
Paid for claims on supplementary contracts not involving life contingencies . . . . .	147,208 99
Cash paid to stockholders for interest or dividends . . . . .	7,000 00
Commission and bonuses to agents . . . . .	7,404,763 46
Salaries and allowances for agencies . . . . .	754,203 09
Agency supervision, travelling and all other agency expenses . . . . .	263,216 76
Medical examiners' fees and inspection of risks . . . . .	604,326 89
Salaries of officers and office employees . . . . .	1,430,238 05
Commuting renewal commission . . . . .	144,534 89
Advertising, printing and stationery and postage . . . . .	578,015 14
Legal expenses . . . . .	136,570 59
Taxes, licenses and insurance department fees . . . . .	734,079 39

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EQUITABLE LIFE—*Concluded.*EXPENDITURE—*Concluded.*

Rents . . . . .	\$ 399,696 00
Reduction, book value of real estate . . . . .	7,210,033 97
Reserve to provide for possible loss on agents' and miscellaneous balances	1,900,000 00
Reserve for estimated additional extraordinary expenses incurred in 1905 not yet paid . . . . .	250,000 00
Loss on sale or maturity of ledger assets . . . . .	245,263 57
All other disbursements . . . . .	1,393,026 91
Total disbursements . . . . .	<u>\$ 64,761,752 19</u>

## LEDGER ASSETS.

Book value of real estate (unencumbered) . . . . .	\$ 28,459,270 00
Mortgage loans, first liens on real estate . . . . .	86,530,982 50
Loans secured by pledge of bonds, stock or other collaterals . . . . .	215,000 00
Loans on policies . . . . .	29,340,265 53
Book value of bonds and stocks owned . . . . .	243,706,855 00
Fund in trust companies and banks at interest . . . . .	13,822,991 11
Cash on hand and in banks (not on interest) . . . . .	736,403 04
Refund of taxes due from several States . . . . .	250,229 72
Agents' balances . . . . .	7,156,888 72
Total ledger assets . . . . .	<u>\$410,218,885 62</u>

## NON-LEDGER ASSETS.

Interest due and accrued . . . . .	3,666,920 07
Rents due and accrued . . . . .	153,502 73
Net amount of uncollected and deferred premiums . . . . .	6,933,303 00
All other assets . . . . .	1,145 50
Total . . . . .	<u>\$420,973,756 92</u>
Less items not admitted:—agents' balances, and interest on agents' balances . . . . .	7,358,034 22
Total admitted assets . . . . .	<u>\$413,615,722 70</u>

## LIABILITIES.

*Net reinsurance reserve . . . . .	\$345,641,552 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies . . . . .	1,451,110 00
Total unsettled claims . . . . .	2,905,491 95
Liability on policies cancelled and not included in the net reinsurance reserve, upon which a surrender value may be demanded . . . . .	740 35
Salaries, rents, office expenses, taxes, commissions due and accrued in excess of the loading deducted from overdue premiums . . . . .	296,584 99
Dividends or other profits due policy-holders . . . . .	666,776 19
Premiums paid in advance, including surrender values so applied . . . . .	568,836 00
Interest paid in advance and other liabilities . . . . .	780,000 00
Deposit on policy proposals . . . . .	22,398 39

## SESSIONAL PAPER No. 8

EQUITABLE LIFE—*Concluded.*LIABILITIES—*Concluded.*

Rents paid in advance .....	83,076 78
Capital stock .....	100,000 00
Unassigned funds (surplus) .....	61,099,156 05
Total liabilities .....	<u>\$413,615,722 70</u>

## EXHIBIT OF POLICIES.

Number of new policies issued during the year ....	86,762
Amount of said policies .....	\$212,883,812 00
Number of policies terminated during the year.....	89,851
Total amount terminated .....	245,957,046 00
Number of policies in force at date.....	562,345
Net amount of said policies .....	<u>1,465,123,436 00</u>

\*Computed according to the Actuaries' Experience Table of Mortality, with 4 per cent interest, and the American Experience Table of Mortality, with 3 and  $3\frac{1}{2}$  per cent interest.

THE EXCELSIOR LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—DAVID FASKEN.

Secretary and Chief Agent—  
EDWIN MARSHALL.

Principal Office—Toronto.

(Incorporated by letters patent bearing the date of August 7, 1889, under 'The Ontario Joint Stock Companies Letters Patent Act'; amended by Orders of the Lieutenant Governor in Council bearing dates December 11, 1889, May 5, 1897, and December 21, 1899. Commenced business in Ontario, October 15, 1890; Dominion license issued June 23, 1897.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for . . . . .	\$	500,000	00
Amount paid up in cash . . . . .		75,000	00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) . . . . .	\$	21,974	56
Amount secured by way of loans on real estate, by bond or mortgage, first liens . . . . .		674,667	54
Amount of loan on security of reversion . . . . .		30,748	21
Amount of loans made to policy-holders on company's policies assigned as collaterals . . . . .		47,781	51
Premium obligations on policies in force . . . . .		660	35

Bonds deposited with the Receiver General, viz.:—

	Par value.	Market value.
Province of New Brunswick bonds . . . . .	\$ 20,000 00	\$ 20,928 00
County of Middlesex bonds . . . . .	15,000 00 }	17,458 80
Canada Permanent Mortgage Corporation debentures . . . . .	2,000 00 }	
City of St. John bonds . . . . .	10,000 00	10,225 00
Town of Collingwood bonds . . . . .	7,000 00	7,640 40
Total par and market values . . . . .	\$ 54,000 00	\$ 56,252 20

Carried out at market value . . . . .	56,252	20
Cash at head office, or in transit . . . . .	27,976	18
Cash held at Winnipeg branch . . . . .	23,641	85
Cash in banks, viz.:—		
Bank of Toronto, special deposit . . . . .	\$ 1,300	00
Total carried out . . . . .	1,300	00
Agents' balances . . . . .	6,988	38
Office furniture . . . . .	1,951	51
Sundry open accounts . . . . .	1,342	89

Total ledger assets . . . . .	\$	895,285	18
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## SESSIONAL PAPER No. 8

THE EXCELSIOR LIFE INSURANCE COMPANY—*Continued.*

## OTHER ASSETS.

Interest due .....	\$ 5,091.72	
Interest accrued .....	24,270.76	
Total carried out.....	\$	29,362 48
Net amount of uncollected and deferred premiums.....		85,032 69
Total assets .....	\$	1,009,680 35

## LIABILITIES.

Amount computed to cover the net present value of all policies in force....	\$ 906,709.31	
Reserve for reversionary additions and premium reductions.....	1,633.04	
Reserve for life annuities .....	603.79	
Total .....	\$ 908,946.14	
Deduct value of policies reinsured in other companies.....	28,552.75	
* Net reinsurance reserve.....	\$	880,393 39
Present value of amounts not yet due on matured instalment policies.....		8,154 31
Claims for death losses unadjusted but not resisted (of which \$156 is for monthly policies).....		7,220 21
Amount of dividends to stockholders due and unpaid.....		124 65
Due for expenses.....		2,071 25
Premiums paid in advance.....		6,184 60
Total liabilities .....	\$	904,148 41
Surplus on policy-holders' account .....	\$	105,551 64
Capital stock paid-up in cash, \$75,000.		

## INCOME DURING THE YEAR.

Cash received for premiums: new, \$68,452.32; renewals, \$202,941.25.	\$	271,393 57
Cash received for annuities.....		150 00
Total .....	\$	271,543 57
Deduct premiums paid to other companies for reinsurance.....		8,459 69
Net premium income.....	\$	263,083 88
Received for interest or dividends on bonds, &c.....		48,635 33
Received for rents.....		2,835 82
Realized from accounts previously written off.....		211 76
Inspection of mortgages .....		701 04
Total income.....	\$	315,467 83

\*Computation based on the H.M. Table of Mortality of the Institute of Actuaries, with interest at 4½ per cent for policies issued on or before Dec. 31, 1899, except for the years 1890, 1891 and 1892, which with policies issued since December 31, 1899, have been valued on the H.M. Table with interest at 3½ per cent.



5-6 EDWARD VII., A. 1906

THE EXCELSIOR LIFE INSURANCE COMPANY—*Continued.*

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses . . . . .	\$	31,889	50
Payments on matured instalment policies. . . . .		322	50
Total . . . . .	\$	35,212	00
Deduct amount received from other companies for reinsured death claims. . . . .		4,500	00
Net amount paid for death claims (of which \$1,494 is for monthly policies) . . . . .	\$	30,712	00
Cash paid for matured endowments . . . . .		9,000	00
Cash paid to annuitants . . . . .		300	00
Cash paid for surrendered policies. . . . .		8,169	27
Cash dividends paid to policy-holders . . . . .		2,537	84
Total paid to policy-holders. . . . .	\$	50,719	11
Cash paid to stockholders for interest or dividends. . . . .		3,684	45
Cash paid for commissions, salaries or other expenses of officials . . . .		85,539	63
Taxes, licenses, fees or fines . . . . .		2,795	36
Sundry expenditure, viz.:—Rent, gas and taxes, \$1,674.58; agency expenses, \$5,774.62; printing and stationery, \$1 500.60; advertising, \$917 67; postage, telegrams and express, \$396 44; miscellaneous, \$919.45; commission on loans, \$1,452.55; medical fees, \$7,540 17; legal expenses, \$553.51; written off office furniture, \$282.83; written off agents' advances and open accounts, \$3,795.45. . . . .		24,807	87
Total expenditure. . . . .	\$	167,545	42

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904. . . . .	\$	746,879	97
Amount of cash income as above. . . . .		315,467	83
Appreciation in value of bonds and debentures . . . . .		483	80
Total . . . . .	\$	1,062,831	60
Amount of expenditure as above . . . . .		167,546	42
Balance, net ledger assets at December 31, 1905. . . . .	\$	895,285	18

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year. . . . .	\$	660	35
" " received during the year. . . . .		None.	
Note assets at end of year. . . . .	\$	660	35

## SESSIONAL PAPER No. 8

THE EXCELSIOR LIFE INSURANCE COMPANY—*Continued.*

## MISCELLANEOUS.

Number of policies reported as taken during the year in Canada (ordinary, 1,870; monthly, 129).....	1,999	
Amount of said policies (ordinary, \$2,429,999; monthly, \$14,282.50) . .	\$ 2,443,281	50
Amount of said policies reinsured in other licensed companies.....	37,000	00
Number of policies become claims during the year (ordinary, 30; monthly, 15).....	45	
Amount of said claims (ordinary, \$44,360.71; monthly, \$1,650.00) . .	46,010	71
Amount of said claims reinsured in other licensed companies in Canada	4,500	00
Number of policies in force in Canada at date (ordinary, 7,156; monthly, 968).....	8,124	
Amount of said policies (ordinary, \$8,701,651.70; monthly, \$119,117.00).§	8,920,768	70
Bonus additions thereon.....	2,953	75
Total.....	\$ 8,923,722	45
Amount of said policies reinsured in other licensed companies.....	309,200	00
Net amount in force at December 31, 1905.....	8,614,522	45
Number of life annuities in force at date.....	3	
Amount of annual payments thereunder.....	315	51

## EXHIBIT OF POLICIES.

## Policies in force at December 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life policies.....	4,608	\$ 4,876,269	80	
Endowment policies.....	2,495	2,400,284	90	
Term and all other.....	162	274,900	00	
Bonus additions.....		3,055	75	
		7,265	\$ 7,554,510	45

## New policies issued :—

Whole life policies.....	1,171	\$ 1,518,966	00	
Endowment policies.....	666	820,560	00	
Term and all other.....	33	68,500	00	
		1,870	2,408,026	00

Old policies revived.....	129	35,255	50	
Old policies changed and increased.....	3	5,189	00	

Total.....	9,267	\$10,002,980	95	
Deduct policies which have ceased to be in force.....	1,143	1,079,258	50	

## DETAILS OF POLICIES REINSURED.

## Policies in force at December 31, 1905 :—

	No.	Amount.		
Whole life policies.....	5,122	\$ 5,729,791	80	
Endowment policies.....	2,853	2,931,076	90	
All other policies.....	149	259,900	00	
Bonus additions.....		2,553	75	
		8,124	\$ 8,923,722	45

	No.	Amount.
Whole life.....	89	\$ 264,200
Endowment.....	7	14,000
Term and all other.....	10	31,000
	106	\$ 309,200

5-6 EDWARD VII., A. 1906

THE EXCELSIOR LIFE INSURANCE COMPANY—*Concluded.*

## DETAILS OF POLICIES TERMINATED DURING THE YEAR.

	No.	Amount.
1. By death (including bonus additions, \$30). . . . .	42	\$ 36,976 50
2. By maturity. . . . .	3	9,000 00
3. By expiry. . . . .	17	38,000 00
4. By surrender (including bonus additions, \$72). . . . .	59	73,572 00
5. By lapse. . . . .	980	857,345 00
6. By change and decrease. . . . .	9	21,965 00
7. By not being taken . . . . .	33	42,400 00
Total terminated (including bonus additions, \$102). . . . .	1,143	\$1,079,258 50

## INDUSTRIAL OR "MONTHLY" POLICIES.

NUMBER of policies and amounts assured at December 31, 1904, at ages grouped as under.

	5 years and under.		6 to 10 years, inclusive.	
	Number of Policies.	Amount Insured.	Number of Policies.	Amount Insured.
		\$ cts.		\$ cts.
Life. . . . .			31	1,969 00
Endowment. . . . .	22	658 00	96	4,786 00
Totals. . . . .	22	658 00	127	6,755 00

## SESSIONAL PAPER No. 8

## THE FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—DAVID DEXTER.

Chief Agent and Managing Director—  
DAVID DEXTER.

Head Office—Hamilton, Ontario.

(Incorporated, December 21, 1874, by Act 38 Vic., cap. 68 (Ontario); amended in 1875 by 39 Vic., cap. 1 (Ontario). Organized February, 1882. Incorporated in 1898 by an Act of the Parliament of Canada, 61 Vic., cap. 103. Commenced business in Canada June, 1882.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for . . . . .	\$	1,000,000 00
Amount paid up in cash . . . . .		130,000 00

*(For List of Shareholders, see Appendix.)*

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (unencumbered) . . . . .	\$	58,641 88
Amount secured by way of loans on real estate, by bond or mortgage, first liens . . . . .		833,153 17
Amount of loans secured by bonds, stocks or other marketable collaterals . . . . .		211,124 00

Viz., on shares of:—

	Par Value.	Market value.	Amount loaned.
Landed Banking and Loan Co. of Hamilton debenture . . . . .	\$ 1,000 00	\$ 1,200 00	\$ 500 00
84 shares Traders Bank of Canada stock . . . . .	8,400 00	12,184 00	8,000 00
70 " Hamilton Steamboat Co. stock . . . . .	7,000 00	8,400 00	4,000 00
119 " Hamilton Gas Light Co. stock . . . . .	4,760 00	5,950 00	2,224 00
360 " Brantford Electric Ry. Co. stock . . . . .	36,000 00	36,000 00	
87½ " Canada N.W. Land Co. stock . . . . .	2,187 50	8,093 75	
90 " Sun Life Assurance Co. stock, 15 p.c. paid . . . . .	1,365 00	4,000 00	
70 " Canada Loan and Agency Co. stock . . . . .	3,500 00	3,500 00	38,000 00
100 " Dominion Iron and Steel common stock . . . . .	10,000 00	2,500 00	
90 " Manufacturers Life stock . . . . .	1,800 00	3,500 00	
Policy No. 41191 a-5, Canada Life . . . . .	5,000 00	1,850 00	
Policy No. 049088 a-4 Canada Life . . . . .	2,000 00	1,180 00	
Hamilton Cataract Power, Light and Traction Co., preferred stock . . . . .	65,700 00		
Hamilton Cataract Power, Light and Traction Co., common stock . . . . .	163,500 00	196,500 00	158,400 00
Total . . . . .	\$ 312,212 50	\$ 284,857 75	\$ 211,124 00

(Amount of loans as above on which interest has been due for one year or more previous to statement, \$2,600.)

Amount of loans made to policy-holders on the company's policies assigned as collaterals . . . . .	269,965 80
Premium obligations on policies in force . . . . .	313 98

5-6 EDWARD VII., A. 1906

FEDERAL LIFE—*Continued.*ASSETS—*Concluded.*

Stocks and bonds owned by the company, viz.:—

	Par value.	Ledger value.	Market value.
*Gananoque debentures.....	\$ 5,000 00	\$ 5,000 00	\$ 5,132 11
*Seaforth ".....	12,500 00	13,224 62	13,249 28
*Clinton ".....	2,500 00	2,523 70	2,631 74
*Pembroke ".....	5,981 55	6,201 39	6,297 07
*Winnipeg City debentures.....	40,000 00	40,000 00	40,067 94
*City of Vancouver debentures.....	12,000 00	10,783 80	10,886 31
Landed Banking and Loan Co., debentures.....	50,000 00	50,000 00	50,541 09
Ottawa Electric Company bonds....	23,000 00	23,642 36	24,784 52
Toronto Electric Light Co. bonds....	25,000 00	25,000 00	25,500 00
Toronto Railway Co. bonds.....	49,333 33	50,895 24	50,649 55
Bell Telephone Co. of Canada, bonds.	75,000 00	83,703 99	84,934 99
Winnipeg Electric Street Ry. bonds...	44,000 00	47,567 04	47,300 00
Hamilton Gas Light Co. bonds.....	10,000 00	9,928 15	10,167 67
Canadian Northern Railway bonds..	15,000 00	14,654 67	15,249 86
Imperial Rolling Stock bonds.....	110,000 00	106,293 91	111,805 51
Montreal Light, Heat and Power Co. bonds.....	50,000 00	50,573 78	53,373 29
Hamilton Cataract Power, Light and Traction Co. bonds.....	25,000 00	24,750 00	26,061 64
Town of Portage la Prairie bonds....	10,000 00	10,539 00	12,216 50
Toronto and York Radial Railway Co. bonds.....	80,000 00	83,062 01	84,997 25
Niagara Falls Power Co. bonds.....	15,000 00	15,319 65	15,482 45
Burlington Village debentures. ....	6,051 17	6,051 17	6,421 08
St. Lawrence Power Co. bonds.....	25,000 00	27,200 00	27,824 66
Hamilton Cataract Power, Light and Traction Co. preferred stock.....	35,000 00	32,550 00	36,750 00

Total par, ledger and market values.....\$ 725,366 05    \$ 739,464 48    \$ 761,324 51

Carried out at value in ledger account .....\$ 739,464 48

Cash at head office..... 962 73

Cash in bank, viz.:—

Bank of Hamilton, Hamilton, current account.....	\$ 51,749 31
" " deposit account.....	306 33
Traders Bank. ....	6,182 48
Hamilton Provident and Loan Society.....	2,051 78
Standard Bank of Canada.....	85 10

Total ..... 60,375 00

Agents' ledger balances..... 2,291 18

Advance to agents, to be repaid from commissions ..... 2,042 10

Fire insurance premiums paid on account of mortgagors..... 1,784 42

Total .....\$ 2,180,118 74

## OTHER ASSETS.

Market value of real estate over value in account ..... 10,518 12

Market value of bonds, stocks and debentures over value in account ..... 21,860 03

Interest due .....\$ 6,936 48

" accrued. .... 32,765 91

Total carried out ..... 39,702 39

Office furniture..... 3,767 87

Policy loans under non-forfeiture agreements..... 5,830 57

Net amount of uncollected and deferred premiums : on new business,  
\$49,386.82 ; on renewals, \$126,263.53 ..... 175,650 35

Total assets.....\$ 2,437,448 07

\*Deposited with Receiver General.

## SESSIONAL PAPER No. 8

FEDERAL LIFE,—*Continued.*

## LIABILITIES.

Amount computed to cover the net present value of all policies in force.	\$ 2,161,306 70	
Reserve for reversionary additions and premium reductions.....	6,628 14	
Reserve for life annuities.....	18,622 11	
Total.....	\$ 2,186,556 95	
Deduct value of policies reinsured in other companies.....	16,131 50	
*Net reinsurance reserve.....	\$ 2,170,425 45	
Present value of amounts not yet due on matured instalment policies..	9,960 37	
Claims for death losses unadjusted but not resisted.....	30,686 00	
Claims for death losses resisted—in suit.....	1,000 00	
Amount of dividends or bonuses to policy-holders due and unpaid.....	1,626 93	
Total liabilities..	\$ 2,213,698 75	
Surplus on policy-holders' account.....	\$ 223,749 32	
Capital stock paid up, \$130,000.		

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 564,256 85	
Premium obligations taken in part payment of premiums.....	1,041 36	
Premiums paid by dividends.....	15,981 52	
Cash received for annuities.....	2,000 00	
Total.....	\$ 583,279 73	
Deduct amount paid to other companies for reinsurance.....	11,059 27	
Net premium income (new, \$97,016.11; renewals, \$473,204.35; annuities, \$2,000.00).....	\$ 572,220 46	
Received for interest.....	98,087 88	
Received for rent.....	593 70	
Profit on sale of securities.....	22,515 49	
Total income.....	\$ 693,417 53	

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses (\$40,740 of which accrued in previous years)...	\$ 169,940 00	
Payments on matured instalment policies.....	900 00	
Total.....	\$170,840 00	
Deduct amount received from other companies for reinsured death claims.....	16,911 00	
Net amount paid for death claims.....	\$ 153,929 00	
Cash paid for matured endowments.....	13,600 00	
Cash paid to annuitants.....	3,150 31	
Cash paid for surrendered policies.....	32,970 26	
Cash dividends paid policy-holders.....	13,448 56	
Dividends applied in payment of premiums.....	3,345 70	
Dividends applied in payment of premiums (Homan's plan policies)....	15,981 52	
Total paid to policy-holders.....	\$ 236,425 35	
Cash paid to stockholders for dividends.....	10,400 00	

\*Based on the H.M. Table of Mortality with interest at  $4\frac{1}{2}$  per cent for policies issued on or before December 31, 1896; with interest at 4 per cent for policies issued in 1897, 1898 and 1899; and with interest at  $3\frac{1}{2}$  and 3 per cent for policies issued since January 1st, 1900. The guaranteed security business, forming nearly one-half the total issue since June, 1896, are valued upon the H.M. 4 and H.M. 3 per cent basis.

5-6 EDWARD VII., A. 1906

FEDERAL LIFE.—*Continued.*EXPENDITURE DURING THE YEAR.—*Concluded.*

Taxes, licenses, fees or fines. . . . .	\$	5,803 34
Cash paid for commissions, salaries and other expenses of officials. . . .		153,253 67
Miscellaneous payments, viz.:—Medical fees, \$8,035.; printing advertising and stationery, \$10,045.24; postage, \$1,957.69; exchange, \$207.11; legal expenses, \$214.30; rent, \$5,296.17; commission on loans, \$2,041.50; fuel and light, \$313.30; furniture, \$477.43; directors and auditors, \$1,973.66; sundries, \$1,691.89; express, telephone and telegrams, \$843.81; losses on real estate, loans on policies and agents' accounts, \$1,700.09. . . . .		34,797 19
Total expenditure. . . . .	\$	<u>440,679 55</u>

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year. . . . .	\$	272 62
“ received during the year. . . . .		41 36
Total note assets at December 31, 1904. . . . .	\$	<u>313 98</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904. . . . .	\$	1,911,097 77
Amount of cash income as above. . . . .		693,417 53
Policy loans, \$1,111.74; stocks and bonds, \$14,794.48. . . . .		16,282 99
Total. . . . .	\$	<u>2,620,798 29</u>
Amount of expenditure as above. . . . .		440,679 55
Balance net ledger assets, December 31, 1905. . . . .	\$	<u>2,180,118 74</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken. . . . .	2,235	
Amount of said policies. . . . .	\$	3,191,061 08
“ “ reinsured in other licensed companies. . . . .		80,500 00
Number of policies become claims during the year. . . . .	88	
Amount of said claims (including matured endowments). . . . .	\$	164,486 00
“ above claims reinsured in other licensed companies. . . . .		8,911 00
Net amount of said claims carried out. . . . .		155,575 00
Number of policies in force at date. . . . .	12,070	
Amount of said policies. . . . .	\$17,293,573 14	
Bonus additions thereon. . . . .	562 97	
Total. . . . .	\$17,294,136 11	
Amount of said policies reinsured in other licensed companies. . . . .	444,000 06	
Net amount in force at December 31, 1905. . . . .		16,850,136 11
Number of life annuities in force at December 31, 1905. . . . .	11	
Amount of annual payments thereunder. . . . .		<u>3,231 91</u>

## SESSIONAL PAPER No. 8

FEDERAL LIFE—*Concluded.*

## EXHIBIT OF POLICIES.

## In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies.....	8,195	\$ 11,214,712 12		
Endowment assurances.....	2,691	2,748,871 14		
All other policies.....	993	2,083,700 00		
Bonus additions.....		562 97		
			11,099	\$ 16,047,846 23

## New policies issued :—

	No.	Amount.		
Whole life policies.....	1,732	\$ 2,431,639 75		
Endowment assurances.....	536	736,514 00		
All other policies.....	60	161,333 33		
			2,328	3,329,537 08

Old policies revived..... 2 2,000 00

Old policies changed and increased..... 44 44,820 80

Totals..... 13,473 \$ 19,424,204 11

Deduct policies terminated..... 1,403 2,130,068 00

## In force at end of year :—

	No.	Amount.		
Whole life policies.....	9,024	\$ 12,314,655 67		
Endowment assurances.....	2,164	2,938,634 14		
All other policies.....	882	2,040,283 33		
Bonus additions.....		562 97		
			12,070	\$ 17,294,136 11

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death.....	80	\$ 156,886 00
" maturity.....	8	7,600 00
" expiry.....	35	84,500 00
" surrender.....	85	142,390 00
" lapse.....	1,058	1,520,632 00
" change and decrease.....	44	79,584 00
" not being taken.....	93	138,476 00
Total.....	1,403	\$ 2,130,068 00

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life.....	23	\$ 71,500 00
Endowments.....	11	37,000 00
All other policies.....	125	335,500 00
Total.....	159	\$ 444,000 00



## THE GERMANIA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—CORNELIUS DOREMUS. | Secretary—CARL HEYE.  
 Principal Office—20 Nassau Street, New York.  
 Chief Agent in Canada—C. R. G. JOHNSON. | Head Office in Canada.—  
 1723 Notre Dame Street, Montreal.  
 (Incorporated, April 10, 1860. Commenced business in Canada, November, 1887.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . \$ 200,000 00

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals . . . . . \$ 5,070 00  
 Bonds owned by the company and held by the Receiver General, viz. :—

	Par value.
Canadian Northern Railway bonds, guaranteed by Province of Manitoba . . . . .	\$ 97,333 33
Montreal Harbour bonds . . . . .	25,000 00
Town of Westmount bonds . . . . .	25,000 00
City of Victoria, B.C., bonds . . . . .	25,000 00

Total par value. . . . . \$ 172,333 33

Carried out at market value. . . . . 174,623 82  
 Interest accrued . . . . . 2,926 79

Gross premiums due and uncollected on Canadian policies in force . . . . . \$ 143 09  
 Gross deferred premiums on same . . . . . 326 69

Total outstanding and deferred premiums. . . . . \$ 469 78  
 Deduct cost of collection at 22½ per cent. . . . . 105 70

Net outstanding and deferred premiums. . . . . 364 08

Total assets in Canada. . . . . \$ 182,984 69

## LIABILITIES IN CANADA.

Amount computed to cover the net present value of all Canadian policies in force . . . . . \$ 70,510 00  
 Reserve for reversionary additions and premium reductions . . . . . 774 00

\* Total reserve . . . . . \$ 71,284 00

Amount of dividends or bonuses to Canadian policy-holders due and unpaid . . . . . 396 24  
 Premium paid in advance . . . . . 50 40

Total liabilities in Canada . . . . . \$ 71,730 64

\* Actuaries' 4 per cent table, and American Experience Table, 3½ per cent and 3 per cent.

## SESSIONAL PAPER No. 8

## GERMANIA LIFE—Continued.

## INCOME IN CANADA.

Cash received for premiums.....	\$	4,805 11	
Premiums paid by dividends.....		17 99	
Total premium income.....	\$		4,823 10
Received for interest or dividends.....			4,946 67
Interest on policy loans.....			282 77
Total income in Canada.....	\$		10,052 54

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$		2,500 00
Cash paid for matured endowments in Canada (including bonus additions \$36.75).....			26,036 75
Cash paid for surrendered policies.....			5,367 59
Cash dividends paid policy-holders in Canada.....			127 22
Cash dividends applied in payment of premiums in Canada.....			17 99
Total net amount paid policy-holders in Canada.....	\$		34,049 55
Commission, salaries and other expenses of officials in Canada.....			50 00
Taxes, licenses, fees or fines.....			2 93
Total expenditure in Canada.....	\$		34,102 48

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada..	15		
Amount of said policies.....	\$		26,526 00
Number of policies become claims in Canada during the year.....	7		
Amount of said claims.....			28,536 75
Number of policies in force in Canada at date.....	114		
Amount of said policies.....	\$	175,151 00	
Bonus additions thereon.....		1,046 00	
Net amount in force at December 31, 1905.....			176,197 00

## EXHIBIT OF POLICIES.

## In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life.....	51	\$ 89,438		
Endowments.....	64	105,404		
Bonus additions.....		1,057		
			115	\$ 195,899 00

## New policies issued, including increase through change of residence :—

Whole life.....	12	\$ 23,000		
Endowments.....	3	3,500		
Bonus additions.....		26		
			15	26,526 00

Total..... 130 \$ 222,425 00

Deduct terminated..... 16 46,228 00

## In force December 31, 1905 :—

Whole life.....	59	\$ 103,438		
Endowments.....	55	71,713		
Bonus additions.....		1,046		
			114	\$ 176,197 00

5-6 EDWARD VII., A. 1906

GERMANIA LIFE—*Continued.*

## DETAILS OF TERMINATIONS.

	No.	Amount.
Policies terminated by death .....	1 \$	2,500
“ “ maturity (including bonus additions, \$37) .....	6	26,037
“ “ surrender .....	7	14,691
“ “ lapse .....	1	1,000
“ “ change of residence and decrease .....	1	2,000
Total .....	16 \$	46,228

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR 1905.

Total premium income .....	\$ 4,696,455 32
Consideration for supplementary contracts not involving life contingencies .....	4,413 00
Interest .....	1,335,868 29
Received for rents .....	235,271 05
Profit on sale or maturity of ledger assets .....	1,375 51
Policy fees .....	2,278 63
Total income .....	\$ 6,275,661 80

## DISBURSEMENTS DURING THE YEAR 1905.

Net amount paid for losses and matured endowments .....	\$ 2,530,889 99
Cash paid to annuitants .....	36,776 11
Surrender values paid in cash .....	292,874 85
Surrender values applied to purchase paid up insurance and annuities .....	111,647 48
Dividends paid policy-holders in cash .....	138,257 32
Dividends applied to pay renewal premiums .....	137,587 34
Dividends applied to purchase paid-up additions and annuities .....	38,317 90
Paid for claimson supplementary contracts not involving life contingencies .....	1,875 00
Paid to stockholders for interest and dividends .....	24,000 00
Commission and bonuses to agents .....	589,649 52
Salaries and allowances for agencies .....	125,192 98
Agency supervision, travelling and other agency expenses .....	137,689 02
Medical examiners' fees and inspection of risks .....	59,764 90
Salaries of officers and office employees .....	127,478 95
Taxes, licenses and insurance department fees .....	84,073 16
Rents .....	35,140 00
Commuting renewal commissions .....	151 09
General expenses .....	185,400 56
Total disbursements .....	\$ 4,656,766 17

## LEDGER ASSETS.

Book value of real estate unincumbered .....	\$ 2,974,710 70
Mortgage loans, first liens on real estate .....	19,429,628 00
Loans made to policy-holders on the company's policies assigned as collateral .....	2,298,387 89
Book value of bonds and stocks owned .....	9,299,836 28
Cash in hand and in banks .....	436,101 79
Agents' balances .....	37,914 45
Total ledger assets .....	\$ 34,476,579 11

## SESSIONAL PAPER No. 8

GERMANIA LIFE—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$	401,699 06
Rents due and accrued.....		7,090 83
Market value of bonds and stocks over book value.....		178,989 07
Net amount of uncollected and deferred premiums.....		685,233 66
		<hr/>
Gross assets.....	\$	35,749,591 73
Deduct assets not admitted..		37,914 45
		<hr/>
Total admitted assets.....	\$	35,711,677 28

## LIABILITIES.

*Net reinsurance reserve.....	\$	30,338,349 00
Total policy claims.....		265,113 89
Present value of amounts not yet due on supplementary contracts not involving life contingencies.....		27,685 73
Unpaid dividends or surplus or other description of profits due policy-holders.....		69,631 78
Premiums paid in advance including surrender values so applied.....		11,050 07
Liability on cancelled policies upon which surrender values may be demanded.....		6,249 15
Dividends apportioned, payable to policy-holders during 1906.....		294,383 27
Dividends apportioned, payable to policy-holders subsequent to 1906..		1,896,607 03
Extra reserve for absolute, war and world policies.....		105,407 38
Capital stock paid up.....		200,000 00
Unassigned funds (surplus).....		2,497,199 98
		<hr/>
Total liabilities.....	\$	35,711,677 28

## EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	8497
Amount of said policies.....	\$ 14,286,096 00
Number of policies terminated during the year.....	5,327
Total amount terminated.....	9,270,432 00
Number of policies in force at December 31, 1905.....	64,502
Net amount of said policies.....	109,127,609 00

\* Based on Combined Experience Table of Mortality with 4 per cent interest for policies issued prior to January 1st, 1901; the American Experience Table of Mortality with 3½ per cent and 3 per cent interest respectively for policies issued after that date.

The American Experience Table of Mortality with 3½ per cent interest for reversionary additions and reduction of premiums.

THE GREAT-WEST LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—ALEX. MACDONALD.  
Chief Agent and Managing Director—  
J. H. BROCK.

Secretary—A. JARDINE.  
Principal Office—Winnipeg, Man.

(Incorporated, August 28, 1891, by 54-55 Vic., cap. 115. Commenced business in Canada, August 18, 1892.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$	1,000,000	00
“ “ amount paid up in each.....		350,000	00

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$	2,492,572	37
Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	\$	9,433.	00
Amount of loans to policy-holders on the company's policies assigned as collateral.....		200,156	03

Stocks and debentures owned by the company:—

	Par value.	Ledger value.	Market value.
Canada Permanent Mortgage Corporation stock.....	\$ 50,000 00	\$ 60,000 00	\$ 64,000 00
Canada Landed and National Investment Co. stock.....	5,450 00	5,722 50	6,431 00
*City of Winnipeg debentures....	56,000 00	56,000 00	56,456 98
Didsbury School debentures....	2,100 00	2,179 00	2,301 21
Nose Creek School debentures..	100 00	100 00	107 66
Kimberley School debentures...	65 00	65 00	67 91
Castleton School debentures...	180 00	181 00	184 06
Woodside School debentures...	150 00	157 00	161 55
Yellow Grass School debentures	420 00	420 00	430 85
Village of Dauphin debentures..	5,237 10	5,237 10	6,092 33
Dufresne School debentures....	567 80	570 80	587 79
Douglasston School debentures...	360 00	361 00	383 36
Village of Olds debentures.....	600 00	604 00	632 27
Village of Wetaskiwin debentures	600 00	620 50	651 65
Richard School debentures....	1,500 00	1,511 00	1,597 33
Ramsay School debentures....	1,200 00	1,200 00	1,291 20
Rose Briar School debentures...	350 00	350 00	391 39
Scandia School debentures.....	180 00	180 00	190 15
Sidney School debentures.....	200 00	200 00	204 46
Village of Lumsden debentures..	700 00	700 00	730 28
Vegreville School debentures...	270 00	271 00	283 40
Westward Ho School debentures	200 00	202 00	206 46
Craven School debentures.....	560 00	597 00	612 42
New Hope School debentures...	630 00	630 00	648 28
Spier School debentures.....	400 00	420 00	436 41
Trout Creek School debentures..	675 00	693 00	771 11

\*In deposit with Receiver General.

## SESSIONAL PAPER No. 8

## GREAT-WEST—Continued.

## ASSETS—Continued.

Stocks and bonds owned by the company :—Concluded.

	Par value.	Ledger value.	Market value.
Hill Side School debentures.....	400 00	431 00	464 61
St. Joseph School debentures. . .	1,400 00	1,443 00	1,552 88
Rathwell School debentures. . .	4,250 00	4,250 00	4,250 00
Sunny Slope School debentures. .	640 00	640 00	689 45
Rockland School debentures.....	600 00	600 00	613 41
Village of Didsbury.....	400 00	400 00	459 10
Friedensaw School debentures...	960 00	1,001 00	1,263 61
Cornwall School debentures.....	300 00	300 00	306 70
Village of Weyburn.....	800 00	800 00	847 66
Viking School debentures.....	400 00	401 00	425 62
Raymond School debentures . . .	11,200 00	11,200 00	11,917 50
Fröbyshire School debentures. . .	800 00	800 00	837 51
Cut Bank School debentures. . .	700 00	700 00	751 26
Village of Rouleau.....	800 00	800 00	837 51
San Francisco School debentures.....	900 00	900 00	934 12
Town of Weyburn.....	1,600 00	1,600 00	1,691 86
McKay Protestant Public School debentures. . . . .	939 10	939 10	1,006 12
Marion School debentures. . . . .	437 50	437 50	473 37
Great Bend School debentures. .	900 00	900 00	980 74
Athabasca Landing School debentures. . . . .	900 00	900 00	930 73
Chipman Creek School debentures. . . . .	600 00	600 00	613 41
Grand Prairie School debentures. .	900 00	968 00	992 20
Hayward School debentures. . . .	720 00	743 00	788 03
Delaware School debentures. . . .	833 33	833 33	891 18
May Flower School debentures. . .	480 00	480 00	488 85
Long Creek School debentures.....	1,350 00	1,350 00	1,465 14
Naisbury School debentures.....	900 00	900 00	976 76
Imperial School debentures.....	800 00	800 00	865 20
North Regina School debentures. .	540 00	540 00	583 67
Bienfait School debentures. . . . .	900 00	900 00	972 79
Bluffview School debentures.....	500 00	500 00	530 38
Stavely School debentures . . . . .	1,350 00	1,350 00	1,396 10
Model School debentures.....	400 00	400 00	431 98
Crystal Springs School debentures.....	720 00	720 00	768 80
Laurel School debentures.....	1,050 00	1,050 00	1,117 77
Utopia School debentures. . . . .	720 00	720 00	744 58
Village of Yellow Grass.....	400 00	400 00	412 92
McKay Protestant Public School debentures. . . . .	270 00	270 00	290 10
Reddemann School debentures. . .	1,080 00	1,080 00	1,130 00
Village of Balgonie.....	900 00	900 00	980 74
Town of Cardston.....	2,250 00	2,250 00	2,402 51
Village of Drinkwater.....	900 00	978 00	1,021 80
Orton School debentures. . . . .	720 00	720 00	786 92
Tenold School debentures. . . . .	1,350 00	1,350 00	1,406 76
Village of Lemberg.....	900 00	900 00	941 66
Leavitt School debentures.....	495 00	495 00	552 12
Harrington School debentures. . .	360 00	360 00	376 66
File Hills School debentures. . . .	1,125 00	1,125 00	1,250 85
Loon Creek School debentures. . .	540 00	562 00	600 52
Goose Lake School debentures. . .	1,080 00	1,080 00	1,125 41
Village of Craik.....	500 00	505 00	540 06
Village of Saltcoats.....	1,000 00	1,005 00	1,071 38
Wheatland School debentures . . .	800 00	805 00	876 46
Village of Heward.....	1,000 00	1,005 25	1,067 03
Village of Coleman.....	1,000 00	1,005 25	1,067 03
Total par, ledger and market values.....	\$ 187,454 83	\$ 198,264 33	\$ 208,613 04

Carried out at ledger value.....\$  
 Cash at head office.....

198,264 33  
 1,934 52

5-6 EDWARD VII., A. 1906

GREAT WEST—*Continued.*ASSETS—*Concluded.*

Cash in banks, viz. :—

Bank of Nova Scotia, Halifax.....	\$ 452 18
Bank of Nova Scotia, St. John, N.B.....	74 28
Imperial Bank, Winnipeg, Man.....	390 44
Imperial Bank, Calgary.....	76 04
Imperial Bank, Vancouver.....	46 84
Union Bank, Winnipeg.....	1,068 22

Total.....	2,108 00
Office furniture and fixtures.....	6,500 00
Advances to agents to be repaid by commissions.....	9,841 29
Reversions.....	403 20
Fire insurance premiums advanced on account of mortgagors.....	457 80
Total ledger assets.....	\$ 2,912,237 54

## OTHER ASSETS.

Market value of debentures and stocks, over value in account, \$10,348.71.	
Interest due, \$12,854.05; interest accrued, \$71,331.10; total.....	84,185 15
Net amount of outstanding and deferred premiums: on new business, \$41,190.53; on renewals, \$111,746.52.....	152,937 05
Total assets.....	\$ 3,149,359 74

## LIABILITIES.

Amount computed to cover the net present value of all policies in force..	\$ 2,392,214 76
Reserve for reversionary additions and premium reductions.....	6,717 07
Reserve for life annuities.....	70,491 58
Total.....	\$ 2,469,423 41
Deduct value of policies reinsured.....	1,581 25

*Net reinsurance reserve.....	\$ 2,467,842 16
Present value of amounts not yet due on matured instalment policies..	16,135 15
Claims for death losses unadjusted but not resisted.....	4,000 00
Amount of dividends or bonuses to policy-holders, declared but not due..	7,216 55
Dividends to stockholders due 2nd January, 1906.....	15,000 00
Premiums paid in advance.....	5,964 41
Interest on mortgages and loans on policies paid in advance.....	2,222 06
Due Dominion Bank on Investment account.....	18,765 96
Total liabilities.....	\$ 2,537,146 29

Surplus on policy-holders' account.....	\$ 612,213 45
---	---------------

Capital stock paid up, \$250,000.

\*Based on Actuaries' (Combined Experience) 4 per cent table for policies issued on or before Dec. 31, 1899, and on the Institute of Actuaries' H.M. Table with interest at 3½ per cent for all policies issued since that date. For Life Annuities, Actuaries' Table with 4 per cent interest.

The total net reserve in accordance with the Government standard of valuation is \$2,459,753.

## SESSIONAL PAPER No. 8

GREAT-WEST—*Continued.*

## INCOME DURING THE YEAR.

Cash received for premiums (new \$175,390.25; renewal, \$593,539.85).....	\$	768,930	10
Premiums paid by dividends.....		665	65
Cash received for annuities.....		24,352	50
Total.....	\$	793,948	25
Deduct premiums paid to other companies for reinsurance.....		2,545	25
Total premium income.....	\$	791,403	00
Amount received for interest or dividends on stock, &c.....		171,103	60
Total income.....	\$	962,506	60

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses (including bonus additions, \$729.60).....	\$	110,381	49
Payment on matured instalment policies.....		2,962	00
Net amount paid for death claims.....	\$	113,343	49
Cash paid to annuitants.....		6,344	94
Cash paid for surrendered policies.....		9,443	70
Cash dividends paid to policy-holders.....		1,003	33
Cash dividends applied in payment of premiums.....		2,549	48
Total paid policy-holders.....	\$	132,684	94
Cash paid stockholders for interest or dividends.....		25,000	00
Cash paid for commissions, salaries and other expenses of officials....		200,290	96
Taxes, licenses, fees or fines.....		6,299	12
Sundry expenditure, viz.:—Medical fees, \$19,657.10; travelling expenses, \$3,947.40; rents, \$6,699.98; stationery and printing, \$12,400.55; advertising, \$4,035.36; postage and telegrams, \$3,849.71; agency expenses, \$1,045.15; legal expenses, \$807.93; express charges, \$962.18; exchange, \$556.95; sundries, \$7,837.33; directors' fees, \$1,978; written off office furniture and fittings, \$1,335.76.....		65,113	40
Total expenditure.....	\$	429,388	42

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904.....	\$	2,360,353	40
Amount of cash income as above.....		962,506	60
Total.....	\$	3,322,860	00
Amount of expenditure as above.....		429,388	42
Balance, net ledger assets, December 31, 1905.....	\$	2,893,471	58

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	4,009
Amount of said policies.....	6,052,333
Amount of said policies reinsured in other licensed companies in Canada.....	65,000 00



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GREAT-WEST—*Concluded.*MISCELLANEOUS—*Concluded.*

Number of policies become claims during the year (including matured endowments).....	72	
Amount of said claims (including matured endowments).....	\$	117,343 49
Number of policies in force at date. ....	16,468	
Amount of said policies .....	\$	24,204,542
Bonus additions thereon .....	12,340	
Total .....	\$	24,216,882
Amount of said policies reinsured in other licensed companies in Canada .....	165,500	
Net amount in force at December 31, 1905 .....		24,051,382 00
Number of life annuities in force at December 31, 1905.....	25	
Amount of annual payments thereunder.....		7,583 25

## EXHIBIT OF POLICIES.

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies.....	10,775	\$ 14,801,969		
Endowments.....	2,261	3,086,581		
Term and all other .....	1,299	2,716,945		
Bonus additions.....		11,904		
	—————	—————	14,335	\$20,611,399 00

New policies issued:—

Whole life .....	3,014	\$ 4,395,780		
Endowments.....	827	1,084,720		
Term and all other.....	270	740,333		
	—————	—————	4,111	6,220,833 00

Old policies revived..... 95 140,600 00

Old policies changed and increased... 47 262,256 16

Total..... 18,588 \$27,235,088 16

Deduct terminated..... 2,120 3,018,206 16

In force at end of year:—

Whole life .....	12,411	\$ 17,634,767		
Endowments.....	2,790	3,833,470		
Term and all other.....	1,267	2,736,305		
Bonus additions.....		12,340		
	—————	—————	16,468	\$24,216,882 00

Deduct for instalment policies... 522,530 00

16,468 \$23,694,352 00

## DETAILS OF TERMINATIONS.

Termination by death (including bonuses, \$729.60).....	72	\$	117,343 49
" expiry.....	74		163,560 00
" surrender.....	146		196,650 00
" lapse .....	871		1,182,800 00
Policies changed and decreased .....	170		268,352 67
Policies not taken.....	787		1,089,500 00

Total (including bonuses, \$729.60)..... 2,120 \$ 3,018,206 16

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Term and all other policies.....	30	\$ 165,500 00

## SESSIONAL PAPER No. 8

## THE HOME LIFE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—Hon. J. R. STRATTON.

Secretary—JOHN B. KIRBY.

Managing Director and Chief

Agent—J. K. McCUTCHEON.

Principal Office—Toronto.

(Incorporated, May 16, 1890, by 53 Vic., cap. 46. Amended, July 10, 1899, by 62-63 Vic., cap. 114. Commenced business in Canada, May 12, 1892.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for .....	1,000,000 00
Amount paid up in cash.....	216,980 00

(For List of Stockholders, see Appendix).

## ASSETS.

Value of real estate held by the company.....	\$ 125,000 00
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	51,390 28
Amount of loans made to policy-holders on the company's policies assigned as collateral.....	13,305 24
Premium obligations on the policies in force.....	133,016 47
Stocks and bonds owned by the company:—	

	Par value.	Ledger value.	Market value
*Canada 2½ per cent inscribed stock....	\$ 48,666 67	\$ 44,530 00	\$ 44,975 00
*City of Toronto 3½ per cent bonds.....	9,733 33	9,733 33	9,733 33
Derry School debentures .....	420 00	420 00	420 00
Victoriaville School debentures.....	6,720 15	6,720 15	6,720 15
Canada Permanent Mortgage Corpora- tion stock .....	8,000 00	9,851 15	10,240 00
Grand Valley Ry. Co. bonds.....	44,000 00	37,710 00	37,710 00
Dominion Permanent Loan Co deben- tures.....	112,000 00	112,000 00	112,000 00
City of Kaslo, B.C., debentures.....	5,000 00	5,000 00	5,060 00

Total par, ledger and market values. \$ 234,540 15 \$ 225,964 63 \$ 226,798 48

Carried out at ledger value.....	225,964 63
Cash at head office.....	24,765 94
Cash in banks, viz.:—	

Traders Bank, Toronto .....	\$ 81,270 86
Union Bank, Toronto.....	746 80
Traders Bank, Winnipeg.....	2,483 32
Traders Bank, North Bay.....	53 41
Traders Bank, Sault Ste. Marie.....	40 75
Bank of British North America, St. John.....	89 26
Union Bank, Montreal.....	133 77
Traders Bank, Toronto, deposit receipt.....	10,000 00

Total cash in banks..... 94,818 17

Total .....	\$ 668,260 73
Less ledger accounts payable.....	186 78

Total net ledger assets..... \$ 668,073 95

\*In deposit with Receiver General.

5-6 EDWARD VII., A. 1906

HOME LIFE ASSOCIATION—*Continued.*

## OTHER ASSETS.

Market value of bonds and stocks over ledger value.....	\$	833	85
Advances to agents, \$25,558.87, less provision for collection \$1,576.31.....		23,982	56
Interest due.....	\$	657	93
" accrued.....		5,931	63
Total carried out.....		6,589	56
Rents due, \$81.79; and accrued, \$2,546.20.....		2,627	99
Office furniture.....		5,370	00
Net amount of outstanding and deferred premiums: on new business, \$21,954.24; on renewals, \$28,953.22.....		50,907	46
Total assets.....	\$	758,385	37

## LIABILITIES.

Amount computed to cover net present value of all policies in force . . .	\$	604,898	97
Reserve for life annuities.....		405	58
Total.....	\$	605,304	55
Deduct value of policies reinsured in other companies.....		3,284	82
*Net reinsurance reserve.....	\$	602,019	73
Present value of amounts not yet due on matured instalment policies..		585	95
Claims for death losses, unadjusted but not resisted.....	\$	7,000	00
Net amount due on account of claims.....		7,000	00
Total liabilities.....	\$	609,605	68
Surplus on policy-holders' account.....	\$	148,779	69
Capital stock paid up, \$216,980.			

## INCOME.

Gross cash received for premiums (new, \$40,021.42; renewal, \$125,380.98)	\$	165,402	40
Premium obligations taken in part payment of premiums		817	15
Total	\$	166,219	55
Deduct premiums paid to other companies for reinsurance		1,234	11
Total net premium income	\$	164,985	44
Received for interest or dividends on stocks, &c		24,310	19
Received for rents (net)		2,227	97
Received for premiums on stock		80	00
Endorsement fees		7	00
Total	\$	191,610	60
Received for calls on capital stock		49,320	00
Total income	\$	240,930	60

\*Based upon the H.M. Table of Mortality, with interest at  $3\frac{1}{2}$  per cent, and on policies from People's Life written prior to January 1, 1900, with interest at  $4\frac{1}{2}$  per cent.

## SESSIONAL PAPER No. 8

HOME LIFE ASSOCIATION—*Continued.*

## EXPENDITURE.

Cash paid for death losses .....	\$27,024 21
Premium obligations used in payment of same .....	2,522 10
Payment on matured instalment policies .....	50 00
Total.....	<u>\$29,596 31</u>

Net amount paid for death claims (of which \$5,536.35 accrued in previous years) .....	\$ 29,596 31
Cash paid to annuitants .....	18 10
Premium liens used in purchase of surrendered policies .....	14,982 85
Cash paid for surrendered policies .....	<u>3,339 72</u>
Total amount paid policy-holders .....	\$ 47,936 98
Commission, salaries and other expenses of officials .....	115,001 82
Taxes, licenses, fees or fines .....	2,736 65
Miscellaneous payments, viz.:—Agency rents, \$2,065.65; postage, \$823.84; advertising, \$967.04; printing and stationery, \$2,374.85; agency expenses, \$2,053.37; confidential reports, \$380.25; commission on loans, \$197.81; sundry expenses, \$358.62; legal expenses, \$529.51; lighting, \$70.60; office furniture, \$272.79; medical fees, \$5,213.53; rent of head office, \$2,555.59; telegrams and telephones, \$227.56; lithographs, \$188.49; exchange, \$181.60 .....	19,461 10
Total expenditure .....	<u>\$ 185,136 55</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904 .....	\$ 467,593 46
Amount of cash income as above .....	240,930 60
Ledger assets received from People's Life Assurance Co. on account of reserves on reinsurances .....	156,037 14
Total ..	<u>\$ 864,561 20</u>
Amount of expenditure as above .....	\$ 185,136 55
Amount written off ledger value of bonds, etc. ....	11,350 70
Total ..	<u>\$ 196,487 25</u>
Balance, net ledger assets at December 31, 1905 .....	<u>\$ 668,073 95</u>

## PREMIUM NOTE ACCOUNT.

Premium obligations on December 31, 1904 .....	\$ 137,408 73
Premium obligations received during the year (including \$861.47 received from People's Life) .....	1,678 62
Interest become principal .....	<u>12,563 40</u>
Total .....	<u>\$ 151,650 75</u>

5-6 EDWARD VII., A. 1906

HOME LIFE ASSOCIATION—*Continued.*PREMIUM NOTE ACCOUNT—*Concluded.*

Deductions during the year, viz:—

Amount of obligations used in payment of claims.....	\$ 2,522 10
" " used in purchase of surrendered policies .....	709 79
" " voided by lapse .....	14,273 06
" " redeemed by cash .....	1,129 33

Total deductions .....	18,634 28
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Balance, premium obligations at December 31, 1905.....	\$ 133,016 47
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## MISCELLANEOUS.

Number of new policies reported during the year as taken in

Canada.....	2,582	
Amount of said policies.....		\$ 3,052,276 00
Number of policies become claims in Canada during the year....	20	
Amount of said claims.....		28,619 75
Number of policies in force in Canada at date.....	5,070	
Amount of said policies.....	\$ 6,161,017	
Amount of said policies reinsured.....	58,500	

Net amount in force, December 31, 1905.....	6,102,517 00
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Number of life annuities in force.....	1
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Amount of annual payments, thereunder.....	18 10
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## EXHIBIT OF POLICIES.

Policies in force, December 31, 1904:—

	No.	Amount.	No.	Amount.
Whole life policies.....	2,349	\$ 2,879,647		
Endowment assurances.....	649	799,906		
Assessment policies.....	182	232,500		
All other policies.....	21	37,000		
			3,192	\$ 3,949,053 00

New policies issued:—

Whole life policies.....	1,755	\$ 2,140,896		
Endowment assurances.....	813	877,730		
All other policies.....	32	50,500		
			2,600	3,069,126 00

Old policies revived.....	89	104,073 00
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O'd, changed and increased.....	12	12,000 00
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Total.....	5,893	\$ 7,134,352 00
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Deduct policies terminated.....	823	973,235 00
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Policies outstanding at December 31, 1905:—

Whole life policies.....	3,588	\$ 4,401,531
Endowment assurances.....	1,286	1,499,236
Assessment policies.....	151	196,750
All other policies.....	45	63,500

Total policies in force at December 31, 1905.....	5,070	\$ 6,161,017 00
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## SESSIONAL PAPER No. 8

HOME LIFE ASSOCIATION—*Concluded.*

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR 1905.

	No.	Amount.
Policies terminated by death.....	15	\$ 24,250 00
" " surrender.....	37	57,000 00
" " lapse.....	739	848,535 00
" " change and decrease.....	14	26,600 00
" " not being taken.....	18	16,850 00
Total terminated.....	823	\$ 973,235 00

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life policies.....	15	\$ 50,000 00
Endowment assurances.....	3	4,000 00
Assessment policies.....	1	4,500 00
Total.....	19	\$ 58,500 00

## THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—Hon. SIR MACKENZIE BOWELL.	Secretary and Actuary—
P.C., K.C.M.G.	THOMAS BRADSHAW, F.I.A.
Managing Director and Chief Agent—	Head Office—Toronto.
F. G. Cox.	

(Incorporated, April 23, 1896, by Act 59 Vic., cap. 50. Commenced business October 1, 1897.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$ 1,000,000 00
Amount paid up in cash.....	450,000 00

(For List of Shareholders see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens .....	\$ 1,272,677 11
Amount of loans as above on which interest has been overdue for one year or more previous to statement, \$8,716.30 (since paid).	
Amount of loans secured by bonds, stocks or other marketable collaterals .....	250,200 00

	Par value.	Market value.	Amount loaned.
International Transit Co., 1st mortgage gold bonds.....	\$ 90,000 00	\$ 90,000 00	\$ 80,000 00
1000 shares Metropolitan Bank stock. ....	100,000 00	189,000 00	170,000 00
3 shares Quebec Bank stock.....	300 00	420 00	200 00
Totals.....	\$ 190,300 00	\$ 279,420 00	\$ 250,200 00

Amount of loans made to policy-holders on the company's policies assigned as collaterals, \$112,818.17; under automatic non-forfeiture provision, \$10,879.13 .....	125,697 30
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\*Stocks, bonds and debentures owned by the company, viz. :—

Bonds and debentures.	Par value.	Market value.	Ledger value.
City of Kingston debentures.....	\$ 118,000 00	\$ 123,140 63	\$ 129,140 63
Toronto Electric Light Company's debentures.....	30,000 00	30,600 00	30,629 95
Central Canada Loan and Savings Company debenture.. ..	60,000 00	60,000 00	60,000 00
Town of Collingwood debentures .....	17,800 00	19,133 49	19,133 49

\*Of these there are deposited with the Receiver General: City of Winnipeg debentures, \$11,000; City of Kingston debentures, \$118,000; Central Canada Loan and Savings Company's debentures, \$60,000; Province of Quebec stock, \$25,000; Bradwardine School Dis., \$750; and the Collingwood, Perth, Strathroy and Meaford debentures. Total par value, \$239,782.96.

## SESSIONAL PAPER No. 8

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*ASSETS AS PER LEDGER ACCOUNTS—*Concluded.*

<i>Bonds and debentures—Con.</i>	Par value.	Market value.	Ledger value.
Town of Perth debentures.....	\$ 1,800 00	\$ 1,806 41	\$ 1,806 41
City of Winnipeg.....	25,000 00	25,000 00	25,000 00
Bell Telephone Co. bonds.....	24,000 00	25,980 00	26,254 32
Canadian Northern Railway first mortgage land grant bonds.....	75,000 00	75,000 00	75,000 00
Strathroy debentures.....	1,978 53	2,025 46	2,025 46
Meaford debentures.....	3,454 43	3,554 73	3,554 73
City of Guelph debentures.....	10,094 46	10,373 10	10,373 10
Electrical Development Co.....	50,000 00	45,725 00	38,000 00
Toronto Savings & Loan Co.....	50,000 00	50,000 00	50,000 00
Niagara, St. Catharines and Toronto Ry. Co.	47,000 00	47,000 00	47,244 78
Village of Cobden.....	4,818 15	4,552 21	4,552 21
Town of Bothwell.....	2,666 69	2,754 03	2,754 03
City of Edmonton.....	14,859 84	14,602 40	14,602 40
London Electric Co.....	15,000 00	15,525 00	15,138 02
Winnipeg Street Ry. Co.....	15,000 00	16,125 00	15,443 06
Village of Tara.....	5,852 79	5,611 62	5,611 62
British Columbia Electric Ry Co.....	24,333 33	24,333 33	23,360 00
Bradwardine School District.....	2,850 00	3,113 13	3,113 13
Shawinigan Water & Power Co.....	25,000 00	25,000 00	24,500 00
Total.....	\$ 624,508 22	\$ 636,955 54	\$ 627,237 34
<i>Stocks.</i>			
Province of Quebec stock.....	\$ 50,000 00	\$ 47,000 00	\$ 47,000 00
Bank of Ottawa, 150 shares.....	15,000 00	33,600 00	30,317 40
Ontario Bank, 120 shares.....	12,000 00	15,480 00	16,290 00
Total.....	\$ 77,000 00	\$ 96,080 00	\$ 93,607 40
Total par, market and ledger values.....	\$ 701,508 22	\$ 733,035 54	\$ 720,844 74
Carried out at ledger value.....			\$ 720,844 74
Cash at head office, \$260.17; at Winnipeg branch, \$32 81.....			292 98
Cash in bank, viz. :—			
Central Canada Loan and Savings Co., Toronto.....		\$ 11,552 30	
Toronto Savings and Loan Co., Peterboro.....		11,279 01	
Metropolitan Bank, Toronto.....		142,518 52	
Ontario Bank, Toronto.....		7,237 24	
Union Bank, Toronto.....		15,055 51	
Total cash in banks.....			187,642 58
Amount of loans made on the security of other companies' policies assigned as collateral.....			4,579 95
Other company's policies purchased.....			1,339 00
Total.....			\$ 2,563,273 66
<i>OTHER ASSETS.</i>			
Due from other companies for losses or claims on the company's policies reinsured.....		\$ 20,000 00	
Market value of stocks, bonds, &c., over ledger value.....		12,190 80	
Office furniture.....		10,000 00	
Interest due.....		5,931 29	
Interest accrued.....		23,917 37	
Net amount of uncollected and deferred premiums—on new business, \$42,902.13; on renewals, \$162,509.98.....			205,412 11
Total assets.....			\$ 2,840,725 23



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IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

## LIABILITIES.

Amount computed to cover the net present value of all policies in force.	\$ 2,281,329 00
Reserve for life annuities.....	46,466 00
Reserve for reversionary additions.....	1,005 00
Reserve for loading <i>re</i> limited payment policies .....	7,269 00
Total.....	\$ 2,336,069 00
Deduct value of policies reinsured in other companies.....	271,970 00
* Total net reinsurance reserve.....	\$ 2,064,099 00
Present value of amounts not yet due on matured instalment policies ..	101,825 30
Claims for death losses unadjusted but not resisted..	8,500 00
Surrender values claimable on policies cancelled, whose reserves are not included above.....	1,115 06
Amount of dividends or bonuses to policy-holders due and unpaid ....	850 07
Amount of dividends to stockholders due January 2, 1906 .....	6,750 00
Due on account of general expenses.....	4,867 15
Premiums paid in advance .....	2,097 04
Total liabilities .....	\$ 2,190,103 32
Surplus on policy-holders' account .....	\$ 650,621 91
Capital stock paid up, \$450,000.	

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 758,331 30
Deduct premiums paid to other companies for reinsurance .....	77,533 21
Net premium income (new, \$134,990.96; renewal, \$542,427.13; single, premium, \$3,380.00). .....	\$ 680,798 09
Received for interest or dividends.....	119,236 75
Profit on sale of securities .....	\$ 4,418 26
Less loss on securities sold. ....	3,956 25
Balance carried out. ....	462 01
Total income during the year.....	\$ 800,496 85

## EXPENDITURE.

Cash paid for death losses.....	\$ 89,008 88
Payments for matured instalment policies.....	8,188 98
Total.....	\$ 97,197 86
Deduct amount received from other companies for reinsured death claims. ....	12,790 00
Net amount paid for death losses (\$3,500 of which accrued in 1904)...	\$ 84,407 86
Cash paid to annuitants. ....	7,709 91
Cash paid for surrendered policies.....	19,166 81
Cash dividends paid to policy-holders.....	1,146 89
Total paid to policy-holders.....	\$ 112,431 47
Cash dividends paid to stockholders.....	27,000 00
Commissions, salaries and other expenses of officials.....	183,113 76

\* Based on Institute of Actuaries' H.M. Table of Mortality with interest at  $3\frac{1}{2}$  per cent for assurances; and the mortality Table of British Government Life Annuitants with interest at  $3\frac{1}{2}$  per cent for annuities.

## SESSIONAL PAPER No. 8

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*EXPENDITURE—*Concluded.*

Taxes, licenses, fees or fines .....	7,496 01
All other expenditures, viz.:—Advertising, \$7,243.23; exchange, \$1,349.03; general expenses, \$5,258.68; insurance books and papers, \$513.42; office furniture, \$1,751.57; medical fees, \$11,636.54; postage, \$2,967.70; rent, fuel and light, \$8,747.95; printing and stationery, \$8,566.74; legal expenses, \$1,622.19; investment expenses, \$10,138.60; suspense account, \$833.90; alteration expenses, \$1,931.55 .....	62,561 10
Total expenditure.....	<u>\$ 392,602 34</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904.....	\$ 2,154,932 93
Amount of cash income as above.....	800,496 85
Cash recovered on item previously written off (Atlas Loan).....	446 22
Total.....	<u>\$ 2,955,876 00</u>
Amount of expenditure as above .....	392,602 34
Balance, net ledger assets at December 31, 1905.....	<u>\$ 2,563,273 66</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken .....	2,811
Amount of said policies .....	\$ 4,311,802
Amount of said policies reinsured in other licensed companies in Canada .....	208,871
Number of policies become claims during the year .....	42
Amount of said claims.....	197,677
Amount of said claims reinsured in other licensed companies in Canada .....	62,954
Number of policies in force at date.....	10,985
Amount of said policies .....	\$ 19,671,068
Bonus additions thereon.....	1,596
Total.....	<u>\$ 19,672,664</u>
Amount of said policies reinsured in other companies .....	1,684,541
Net amount in force at December 31, 1905.....	17,988,123 00
Number of life annuities in force, December 31, 1905.....	24
Amount of annual payments thereunder.....	<u>4,517 11</u>

## EXHIBIT OF POLICIES.

## Policies in force at December 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life policies .....	6,286	\$ 11,166,616		
Endowment assurances.....	3,222	5,679,380		
All other policies.....	175	824,737		
Bonus additions.....		1,317		
			9,683	\$ 17,672,050

5-6 EDWARD VII., A. 1906

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*EXHIBIT OF POLICIES—*Concluded.*

## New policies issued :—

	No.	Amount.	No.	Amount.
Whole life policies . . . . .	2,067	\$ 3,144,378		
Endowment assurances . . . . .	828	1,166,822		
All other policies . . . . .	51	224,750		
Bonus additions . . . . .		279		
			2,946	4,536,229
Old policies revived . . . . .			21	27,656
Old policies changed and increased . . . . .			19	59,702
Total . . . . .			12,669	\$ 22,295,637
Deduct policies terminated . . . . .			1,684	2,622,973

## Policies in force at December 31, 1905 :—

Whole life policies . . . . .	7,140	\$ 12,511,517		
Endowment assurances . . . . .	3,654	6,254,599		
All other policies . . . . .	191	924,952		
Bonus additions . . . . .		1,596		
Total policies in force at December 31, 1905 . . . . .			10,985	\$ 19,672,664

## DETAILS OF POLICIES REINSURED.

	Amount.
Whole life policies . . . . .	\$ 732,426
Endowment assurances . . . . .	479,070
All other policies . . . . .	473,045
Total . . . . .	\$ 1,684,541

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR.

	No.	Amount.
Policies terminated by death . . . . .	42	\$ 197,677
" " expiry . . . . .	4	12,000
" " surrender . . . . .	142	311,007
" " lapse . . . . .	904	1,232,136
" " change and decrease . . . . .	19	70,125
" " not taken . . . . .	573	800,028
Total terminated . . . . .	1,684	\$ 2,622,973

## BUSINESS DONE OUTSIDE OF CANADA.

*(Included in Above Statement.)*

## ASSETS OUTSIDE OF CANADA.

Amount of loans to policy-holders on the company's policies assigned as collateral . . . . .	\$ 125 00
Interest due and accrued . . . . .	6 52
Net amount of uncollected and deferred premiums: on new business, \$4,108.30; on renewals, \$5,176.60 . . . . .	9,284 90
Total assets outside of Canada . . . . .	\$ 9,415 42

## SESSIONAL PAPER No. 8

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Continued.*

## LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of policies in force outside of Canada.....	\$	56,853 00		
Special reserve for loading <i>re</i> limited payment policies .....		181 00		
Total .....	\$	57,034 00		
Less value of policies reinsured .....		27 00		
Net reinsurance reserve .....	\$	57,007 00		
Due on account of general expenses .....		403 00		
Claims for death losses unadjusted .....		750 00		
Total liabilities outside of Canada.....	\$	58,160 00		

## PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for premiums .....	\$	27,928 73		
Less premiums paid other companies for reinsurance.....		61 80		
Total premium income outside of Canada (new, \$13,072.18; renewal, \$14,794.75).....	\$	27,866 93		

## PAYMENTS TO POLICY-HOLDERS OUTSIDE OF CANADA.

Cash paid for death losses.....	\$	1,675 00		
Cash paid for surrendered policies.....		148 25		
Total paid to policy-holders outside of Canada.....	\$	1,823 25		

## MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries.....	242			
Amount of said policies .....	\$	328,440 00		
Number of policies become claims during the year .....	3			
Amount of said claims .....		2,425 00		
Number of policies in force outside of Canada at date.....	513			
Amount of said policies.....	\$	703,456 00		
Amount of said policies reinsured in other licensed companies in Canada.....		3,000 00		
Net amount in force at December 31, 1905.....		700,456 00		

## EXHIBIT OF POLICIES (BUSINESS OUTSIDE OF CANADA).

Policies in force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life.....	98	\$ 150,290		
Endowment .....	211	280,916		
Term and other.....	1	1,000		
			310	\$ 432,116 00

5-6 EDWARD VII., A. 1906

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*EXHIBIT OF POLICIES—*Concluded.*

New policies issued during the year :—

	No.	Amount.	No.	Amount.
Whole life.....	71	\$ 108,500		
Endowment.....	203	258,940		
Term and other.....	1	1,500		
			275	368,940 00
Total . . . . .			585	\$ 801,056 00
Deduct terminated . . . . .			72	97,600 00

Policies in force December 31, 1905 :—

Whole life.....	150	\$ 228,850		
Endowment.....	361	472,106		
Term and other.....	2	2,500		
			513	\$ 703,456 00

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death . . . . .	3	\$ 2,425 00
"    surrender . . . . .	4	3,850 00
"    lapse. . . . .	18	22,250 00
"    change and decrease . . . . .		1,575 00
Policies not taken. . . . .	47	67,500 00
Total . . . . .	72	\$ 97,600 00

Total liabilities in Canada .. . . .	\$	849,188 39
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5-6 EDWARD VII., A. 1906

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

## INCOME IN CANADA.

Cash received for premiums .....	\$	23,087	25
New credit premium loans .....		9	86
Total .....	\$	23,097	11
Amount received for interest or dividends on stock, &c .....		6,589	81
Total income in Canada .....	\$	29,686	92

## EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada, including \$11,497.51 bonuses (\$31,817.41 of which accrued in previous years including \$5,822.96 bonuses) .....	\$	82,751	90
Cash paid for surrendered policies and surrendered bonuses .....		6,394	31
Cash dividends applied in payment of premiums .....		178	04
Total payments to policy-holders in Canada .....	\$	89,324	25
Commission, salaries and other expenses of officials in Canada .....		1,322	80
Taxes, licenses, fees or fines .....		11	82
All other expenditure in Canada .....		164	04
Total expenditure in Canada .....	\$	90,822	91

## MISCELLANEOUS.

Number of policies become claims during the year in Canada .....	26
Amount of said claims (including bonus additions, \$6,229.35) .....	\$ 62,922 91
Number of policies in force in Canada at April 5, 1905 .....	574
Amount of said policies (including bonus additions \$278,564.91) .....	1,204,059 57

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at April 5, 1904 :—

	No.	Amount.	No.	Amount.
Whole life policies .....	583	\$ 969,386 81		
Endowments .....	12	13,502 20		
Term and other .....	6	2,214 34		
Bonus additions .....		284,497 39		
			601	\$ 1,269,600 74
Old policies revived .....			5	10,492 54
			606	\$ 1,280,093 28
Deduct terminated, including bonuses .....			32	76,033 71

In force at April 5, 1905 :—

	No.	Amount.		
Whole life .....	558	\$ 912,211 45		
Endowments .....	10	11,068 87		
Term and other .....	6	2,214 34		
Bonus additions .....		278 564 91		
			574	\$ 1,204,059 57

## SESSIONAL PAPER No. 8

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.		Amount.
Terminated by death, including bonuses . . . . .	26	£	62,922 91
" surrender, including bonuses . . . . .	3		6,784 13
" lapse . . . . .	1		1,460 00
" change and decrease . . . . .	2		4,866 67
Total . . . . .	32	£	76,033 71

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED APRIL 5, 1905.

New assurances were granted under 902 policies for £693,110, being an increase, as compared with the total new business of the previous year of £60,705. The new premiums amounted to £22,362 1s. 6d. Of the year's new business a larger amount than usual had to be re-assured with other offices, the amount given off being £265,100, at premiums of £6,611 4s. 1d.

The claims by death, including bonuses, amounted to £297,227, and exhibited a very favourable rate of mortality. Exclusive of bonuses, the number and amount of expected claims by the H.M. Table, as compared with the actual claims, are as follows:—Expected claims, 789 for £329,039; actual claims, 643 for £277,164. Over the four years already run of the current quinquennium the mortality experienced among assured lives has been much lighter than in the corresponding period of the previous quinquennium.

Endowment assurances, under 95 policies, for the substantial sum of £40,082 3s., fell to be paid to the policy-holders by survivance of the lives to the endowment ages.

New immediate life annuities to the number of 33 were purchased at the price of £11,214 14s. 2d., for the annual amount of £1,091 17s. 6d.; and four survivorship annuities were effected for £1,150 per annum, at single premiums of £881 5s. 8d., and an annual premium of £203 7s. 6d. Of the survivorship annuities £850 was re-assured with other offices, at single premiums of £440, and an annual premium of £150 7s. 6d.

The annuities cancelled by death numbered 75, the association being thereby relieved of the annual payment of £4,249 7s. 1d., which is considerably above the average amount of annuities terminating by death in the course of a year.

The total revenue from premiums and interest (exclusive of the purchase money for annuities) was £569,176.

The ratio of expenses to life premium income has been slightly greater than in the previous year, owing to the net revenue from premiums having been somewhat less.

The funds of the association have increased during the year by £104,768, and now amount to £5,486,848.

The next quinquennial investigation in classes A3, B. and B2 will take place as at April 5, next. Participating entrants in classes A3 and B, before April 5, 1906 and December 5, 1905, respectively, will be entitled to rank for a full year's bonus at the approaching division.



LIFE ASSOCIATION OF SCOTLAND—Concluded.

REVENUE ACCOUNT FOR THE YEAR ENDING APRIL 5, 1905.

	£	s.	d.	£	s.	d.
Amount of funds at the beginning of the year.....	5,382,079	10	2	297,227	11	10
Premiums (less re-assurances).....				40,082	3	0
Consideration for new annuities granted.....	£ 11,708	19	10	23,871	11	2
Premiums for survivorship, &c., annuities.....	594	16	3	42,678	7	7
Interest and dividends.....	203,375	1	3	11,418	18	3
Fines for revival of policies.....	127	7	10	43,206	12	6
Fees for recording assignments.....	209	15	0	8,660	13	6
				1,448	0	6
				8,454	15	4
	581,817	4	2			
				£ 477,048	13	8
				5,486,848	0	8
				£ 5,963,896	14	4

BALANCE SHEET ON APRIL 5, 1905.

	£	s.	d.	£	s.	d.
Shareholders' capital, paid up.....	87,500	0	0	970,819	12	4
Assurance and annuity fund.....	5,399,348	0	8	76,052	4	0
				373,271	8	10
	£ 5,486,848	0	8			
Total funds as per revenue account.....				432,181	12	0
Claims intimated, but not paid (including all deaths to date, whether formally proved or not).....	55,154	9	4	16,545	16	1
Annuities due, but not applied for.....	421	0	5	717,471	0	2
Reserve for depreciation in investments as at quinquennial investigation, April 5, 1901.....	163,224	6	6	1,436,630	15	6
				876,113	7	0
				63,180	10	8
				237,850	13	7
				18,112	19	10
				46,403	7	3
				2,658	10	10
				28,185	0	0
				151,883	8	7
				1,000	0	0
				20	3	9
				82,665	3	0
				856	16	4
				62,590	2	9
				64,521	15	7
				686	16	7
				45,946	12	3
				£ 5,705,647	16	11

LIABILITIES.

ASSETS.

Mortgages on property within the United Kingdom.....  
Mortgages on property out of the United Kingdom.....  
Loans on the association's policies.....  
Investments—  
In Colonial government securities.....  
Foreign government securities.....  
Colonial municipal securities.....  
Railway and other debentures and debenture stocks.....  
Railway rent charge, guaranteed, and preference stocks.....  
House property.....  
Annuities.....  
Reversions.....  
Bank stock.....  
Stock of the association, purchased under their Act of Parliament, 16 and 17 Vict., c. 224.....  
Loans on personal security.....  
Loans on statutory public rates.....  
Loans on stocks.....  
Stamps.....  
Outstanding premiums (since received).....  
Outstanding interest (since received).....  
Interest accrued, but not yet payable.....  
Deposits with colonial banks.....  
Cash in bank—  
On deposit.....  
Current account.....

## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—W. D. MOORE.

Gen. Manager and Secretary—J. M. DOVE.

Principal Office—Liverpool, England.

Resident Manager in Canada—J. GARDNER THOMPSON.

Head Office in Canada—Montreal.

(Organized, May 21, 1836. Incorporated, July 14, 1836. Commenced business in Canada, June 4, 1851.)

*(For Capital and Assets in Canada, see Fire Statement.)*

## LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$	100,000 00
Claims for death losses due and unpaid.....		8,320 57
Total net liabilities to policy-holders in Canada....	\$	<u>108,320 57</u>

## INCOME IN CANADA.

Cash received for premiums.....	\$	4,163 42
Total income.....	\$	<u>4,163 42</u>

## EXPENDITURE IN CANADA.

Cash paid for death claims (including bonuses).....	\$	15,730 09
Amount paid to annuitants.....		625 46
Cash paid for surrendered policies.....		222 00
Total payments made to policy-holders in Canada..	\$	<u>16,577 55</u>
Paid for commissions.....		166 40
Taxes, licenses, fees or fines.....		2 29
Sundry expenditure :—Postage, \$40.94 ; exchange, \$1.73 ; law charges, \$66.....		108 67
Total expenditure in Canada.....	\$	<u>16,854 91</u>

5-6 EDWARD VII., A. 1906

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	9	
Amount of said policies.....	\$	24,050 66
Number of policies in force in Canada at date.....	93	
Amount of said policies.....	\$	112,279 30
Bonus addition thereon.....		27,171 50
Total net amount in force at December 31, 1905...		139,450 80
Number of life annuities in force in Canada.....	3	
Amount of annual payments thereunder.....		617 56

## EXHIBIT OF POLICIES (CANADIAN BUSINESS.)

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies.....	96	\$ 113,667 97		
Endowment.....	5	12,678 00		
Bonus additions.....		31,840 73		
			101	\$ 158,186 70
New policies transferred to this branch from head office.....			2	2,433 33
Increased bonuses.....				3,631 43
Total.....			103	\$ 164,251 46
Deduct terminated.....			10	24,800 66

In force at end of year:—

	No.	Amount.		
Whole life.....	86	\$ 97,167 97		
Endowments.....	7	15,111 33		
Bonus additions.....		27,171 50		
			93	\$ 139,450 80

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including \$8,050.66 bonus additions)....	9	\$ 24,050 66
" surrender (including \$250 bonus additions)....	1	750 00
Total (including \$8,300.66 bonus additions)....	10	\$ 24,800 66

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

LIFE ASSURANCE REVENUE ACCOUNT.

*Liverpool and London and Globe Fund.*

	£	s.	d.
Amount of life assurance fund at the beginning of the year.	3,671,698	12	9
Premiums after deduction of re-assurance premiums	241,236	15	0
Interest and dividends	134,541	4	1
Assignment fees	105	7	6
Fines	110	8	10

Claims under life policies, including those admitted but not paid (after deducting sums re-assured)	284,240	11	7
Surrenders	19,803	18	0
Commissions	9,938	18	6
Expenses of management	13,012	7	2
Medical fees	896	5	3
Stamps	276	2	7
Transfer of annuity account, consideration for immediate annuity hitherto deferred	290	11	0
Amount of the funds at the end of the year, as in balance sheet	3,719,233	14	1

£ 4,047,692 8 2

£ 4,047,692 8 2

*Globe Fund.*

	£	s.	d.
Amount of life assurance fund at the beginning of the year.	131,771	17	8
Premiums after deduction of re-assurance premiums	2,572	2	9
Interest and dividends	4,195	9	5
Assignment fees	1	2	6

Claims under life policies, including those admitted but not paid (after deducting sums re-assured)	28,376	3	0
Commission	46	8	1
Expenses of management	210	16	2
Amount of the funds at the end of the year, as in balance sheet	109,907	5	1

138,540 12 4

£ 4,186,233 0 6

138,540 12 4  
£ 4,186,233 0 6



SESSIONAL PAPER No. 8

## LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—SIR NIGEL KINGSCOTE, K.C.B. | Secretary—WILLIAM PALIN CLERIHUGH.

Principal Office—London, Eng.

Chief Agent in Canada—B. HAL. BROWN. | Head Office in Canada—Montreal.

(Established, August 4, 1862. Commenced business in Canada, 1863.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for .....	£100,000	0	0
Amount paid up in cash .....	£10,000	0	0
Proprietors' share of profits added .....	10,000	0	0
		<u>20,000</u>	<u>0 0</u>

## ASSETS IN CANADA.

Value of real estate in Canada held by trustees in accordance with the Insurance Act (company's office building in Montreal) .....	\$	210,000	00
Mortgages on real estate in Canada, held by trustees in accordance with the Act .....		1,055,966	95
Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral .....		185,669	00

Stock and bonds owned by the company, in deposit with the Receiver General :—

	Par value.	Market value.	Book value.
Province of New Brunswick bonds .....	\$ 40,000 00	\$ 41,000 00	\$ 42,780 00
Montreal Protestant school debentures .....	3,000 00	3,120 00	3,100 80
Montreal R.C. school debentures .....	4,000 00	4,080 00	4,082 40
Montreal stock .....	20,000 00	21,025 00	20,220 00
City of Hamilton debentures .....	15,000 00	16,218 75	15,598 50
Town of Yarmouth debentures .....	4,000 00	3,920 00	4,000 00
Town of Collingwood debentures .....	3,000 00	3,030 00	3,028 50
City of St. John debentures .....	40,000 00	40,000 00	38,740 00
Total .....	<u>\$ 129,000 00</u>	<u>\$ 132,393.75</u>	<u>\$ 131,550 20</u>

Total deposited with Receiver General, carried out at book value ..... 131,550 20

Held by trustees in accordance with the Insurance Act :—

	Par value.	Market value.	Book value.
Town of Brampton .....	\$ 15,508 68	\$ 16,361 66	\$ 14,324 27
Seignory of Montreal Investment Trust, permanent stock .....	25,000 00	27,500 00	27,700 00
City of Montreal harbour bonds .....	54,000 00	56,473 75	54,337 53
City of Montreal Pct. school debentures .....	8,000 00	8,000 00	8,056 00
City of Ottawa R.C. school debentures .....	20,000 00	20,600 00	20,639 80
Town of Valleyfield debentures .....	5,000 00	5,425 00	5,238 00
Town of St. Louis Prot. school debentures .....	14,000 00	15,050 00	15,758 40
Town of Tilsonburg debentures .....	5,000 00	5,075 00	5,048 00

5-6 EDWARD VII., A. 1906

LONDON AND LANCASHIRE LIFE—*Continued.*Held by trustees in accordance with the Insurance Act—*Concluded.*

	Par value.	Market value.	Book value.
Town of Ingersoll debentures . . . \$	30,500 00	\$ 31,262 50	\$ 30,792 80
“ Port Hope “ “	10,000 00	9,800 00	9,641 00
“ Wingham “ “	8,500 00	9,006 60	8,698 25
“ Welland “ “	16,000 00	17,000 00	16,803 20
“ Dartmouth “ “	5,000 00	4,950 00	5,000 00
“ Penetanguishene “ “	10,000 00	10,500 00	10,351 00
Village of Wiarton “ “	10,500 00	10,657 50	10,529 40
Commercial Cable Co. bonds . . .	47,000 00	44,650 00	45,800 00
Canada Central Railway bonds . .	3,893 33	4,204 80	4,152 27
Ste. Anne de la Perade debts . . .	15,000 00	15,300 00	15,412 50
City of New Westminster debts . .	28,100 00	28,100 00	29,130 00
“ Victoria debentures . . . . .	25,000 00	27,500 00	25,000 00
“ Brandon “ “	25,000 00	25,000 00	25,257 50
“ “ Protestant school	6,000 00	6,000 00	6,054 00
“ Belleville debentures . . . . .	40,000 00	40,818 75	40,271 50
Town of Beauharnois “ “	16,000 00	16,610 00	16,321 20
Township of Bexley “ “	7,000 00	7,140 00	7,072 80
Town of Goderich “ “	5,000 00	5,125 00	5,090 50
“ Sault Ste. Marie “ “	13,800 00	14,174 00	14,506 44
Lake Champlain and St. Lawrence Junction Ry. bonds . . .	30,000 00	27,600 00	28,502 40
Town of Fort William debentures	10,000 00	10,400 00	10,078 00
City of Winnipeg Park “ “	15,000 00	16,875 00	15,682 50
Quebec City “ “	9,733 33	10,220 00	10,053 56
Town of Sydney “ “	10,000 00	10,100 00	10,194 00
City of Halifax stock “ “	15,000 00	15,262 50	15,000 00
Victoria Rolling Stock Co. bonds	84,000 00	82,980 00	83,228 20
Winnipeg Electric St. Ry. bonds .	125,000 00	134,687 50	129,757 50
Montana Central Ry. bonds . . . .	31,000 00	38,910 00	38,437 20
London St. Ry. London, Ont. bonds	25,000 00	26,000 00	26,612 50
City of Montreal permanent stock	17,100 00	31,635 00	26,600 00
“ “ stock . . . . .	66,000 00	68,470 00	66,049 66
Village of Arnprior debentures . .	1,846 31	1,855 54	1,852 88
Township of Dundee “ “	4,815 60	4,863 76	4,412 62
Town of Meaford “ “	4,168 96	4,210 65	4,212 42
“ Napanee “ “	2,083 50	2,104 33	2,106 27
“ Calgary “ “	1,800 00	1,838 70	1,833 23
County of Renfrew “ “	8,873 22	9,006 32	8,919 20
Calgary Prot. school “ “	2,400 00	2,520 00	2,456 93
St. Louis du Mile End “ “	20,000 00	19,800 00	20,000 00
Town of Lunenburg “ “	4,250 00	4,250 00	4,309 30
“ Gravenhurst “ “	12,892 20	7,192 50	7,000 00
“ Toronto June. “ “	30,000 00	22,500 00	30,000 00
“ Mattawa “ “	8,553 09	8,809 68	9,262 03
Dominion Coal bonds . . . . .	50,000 00	50,000 00	50,000 00
Kansas City Fort Scott, and Memphis Railway bonds . . . . .	25,000 00	21,500 00	21,432 50
International and G. N. R. bonds	25,000 00	29,750 00	29,702 50
Texas and Pacific Ry. Co. bonds .	25,000 00	30,520 75	28,735 74
Norfolk and Western Ry. bonds	25,000 00	23,416 75	22,753 50
Atchison, Topeka and S. Fe Ry. bonds . . . . .	25,000 00	25,437 50	24,553 11
Union Pacific Ry bonds . . . . .	25,000 00	26,125 00	24,785 17
Northern Pacific Railway . . . . .	25,000 00	26,125 00	25,113 96
Northern Pacific and Great Northern Railway bonds . . . . .	100,000 00	100,000 00	96,979 47
Montreal Light, Heat & Power Co. bonds . . . . .	50,000 00	50,750 00	50,715 00
Montreal Street Railway bonds . .	50,000 00	51,625 00	52,524 91
St. Louis, Iron Mt. & South. Ry. bonds . . . . .	20,000 00	23,050 00	22,939 32
Denver & Rio Grande Ry. bonds . .	20,000 00	21,316 60	21,597 15
New York, Lake Erie & West. Ry. bonds . . . . .	40,000 00	44,600 00	45,924 00
Western Union Tel. Co. bonds . . .	20,000 00	20,750 00	20,400 00
Baltimore & Ohio Ry. bonds . . .	9,000 00	8,782 47	8,540 00
Minneapolis & St. Paul St. Ry. bonds . . . . .	20,000 00	21,400 00	20,579 00
City of Vancouver . . . . .	25,000 00	25,000 00	24,375 00
Mineral Range Railway bonds . . .	25,000 00	24,750 00	25,615 00
Totals . . . . .	\$1,612,318 22	\$1,669,275 11	\$1,650,812 09

Total held by trustees in accordance with the Act, carried out at book value. . . . . \$ 1,650,812 09

## SESSIONAL PAPER No. 8

LONDON AND LANCASHIRE LIFE—*Continued.*ASSETS IN CANADA.—*Concluded.*

Held by the company:—

	Par value.	Market value.	Book value.
Province of Quebec stock . . . . .	\$ 35,725 00	\$ 30,723 50	\$ 30,526 92
Village of Midland debentures . . . . .	250 00	250 00	252 49
Town of Paris debentures . . . . .	1,087 00	1,095 15	1,102 91
Town of Cornwall debentures . . . . .	11,582 69	9,559 29	9,377 23
Town of St. Louis bonds . . . . .	45,000 00	44,100 00	44,019 34
Town of Lachine bonds . . . . .	30,000 00	27,900 00	29,342 50
Montreal Light, Heat and Power Co. bonds	50,000 00	50,750 00	50,362 50
Victoria Rolling Stock Co. bonds . . . . .	57,000 00	55,092 50	53,221 10
Totals . . . . .	\$ 230,644 69	\$ 219,470 44	\$ 218,204 99

Total held by the company carried out at book value . . . . .	\$	218,204 99
Cash at head office in Canada . . . . .		2,251 45
Cash in Bank of Montreal, current account . . . . .		33,688 12
Agents' ledger balances . . . . .		196 76
Interest accrued . . . . .		39,420 11
Rents due and accrued . . . . .		1,358 30
Gross premiums due and uncollected on Canadian policies in force . . . . .	\$	73,830 79
Gross deferred premiums on same . . . . .		28,269 75
Total outstanding and deferred premiums . . . . .	\$	102,100 54
Deduct cost of collection at 20 per cent. . . . .		20,420 10
Net outstanding and deferred premiums . . . . .		81,680 44
Market value of debentures over book value . . . . .		20,572 02
Other assets, viz.:—		
Advances to agents . . . . .	\$	44 03
Office furniture . . . . .		1,600 00
		1,644 03
Total assets in Canada . . . . .	\$	3,633,014 46

## LIABILITIES IN CANADA.

*Under policies issued previous to March 31, 1878.*

*Net insurance reserve . . . . .	\$	125,000 00
Claims for death losses—unadjusted but not resisted . . . . .		7,408 75
Total liabilities in respect of said policies . . . . .	\$	132,408 75

*Under policies issued subsequent to March 31, 1878.*

*Net reinsurance reserve . . . . .	\$	2,425,000 00
Claims for death losses—unadjusted but not resisted . . . . .		25,273 00
Claims for matured endowments—unadjusted but not resisted . . . . .		1,861 80
Surrender values claimable on policies cancelled (reserves not included above) . . . . .		2,316 23
Due on account of general expenses in Canada . . . . .		3,549 38
Amount of other liabilities of the company in Canada . . . . .		1,886 79
Total liabilities in respect of said policies . . . . .	\$	2,459,887 20
Total liabilities in Canada . . . . .	\$	2,592,295 95

\*Estimates based on the Institute of Actuaries' H.M. Table of Mortality, with  $4\frac{1}{2}$  per cent interest for policies issued previous to Jan. 1, 1900, and  $3\frac{1}{2}$  per cent for those issued since that date.



5-6 EDWARD VII., A. 1906

LONDON AND LANCASHIRE LIFE—*Continued.*

## INCOME IN CANADA.

Cash received for premiums.....	\$	349,016	53
Premiums paid by dividends.....		7,903	87
Total premium income.....	\$	356,920	40
Deduct premiums paid to other companies for reinsurance.....		7,852	40
Net premium income.....	\$	349,068	00
Interest on dividends on stock, &c.....		141,984	84
Amount received for rents.....		4,093	05
Total income in Canada.....	\$	495,145	89

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	139,911	75
Deduct amount received from other companies for reinsurance.....		7,500	00
Net amount paid for said losses.....	\$	132,411	75
Cash paid for matured endowments.....		43,776	75
Total paid for death claims and matured endowments in Canada.....	\$	176,188	50
Cash paid for surrendered policies.....		17,008	35
Cash dividends applied in payment of premiums.....		7,903	87
Total net amount paid to policy holders in Canada.....	\$	201,100	72
Commissions, salaries and other expenses of officials.....		60,314	80
Taxes, licenses, fees or fines.....		4,896	04
All other expenditure, viz.:—Medical fees, \$2,370.75; postage, \$931.72; advertising, \$1,547.39; rent, \$3,253.85; express, \$112.94; exchange, \$203.65; office and agency supplies, \$2,057.33; guarantees, \$118.83; general and petty expenses, \$357.55.....		10,954	01
Total expenditure in Canada.....	\$	277,265	57

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	622
Amount of said policies.....	\$ 1,116,160 00
Amount of said policies reinsured in other licensed companies in Canada.....	15,000 00
Number of policies become claims in Canada during the year.....	105
Amount of said claims (including matured endowments).....	201,162 05
Amount of said claims reinsured in other licensed companies in Canada.....	7,500 00
Number of policies in force in Canada at date.....	6,229
Amount of said policies.....	\$ 10,195,294 84
Bonus additions thereon.....	151,283 40
	\$ 10,346,578 24
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions, \$1,966.37).....	214,484 04
Net amount in force at December 31, 1905.....	10,132,094 20

## SESSIONAL PAPER No. 8

LONDON AND LANCASHIRE LIFE—*Continued.*

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole-life policies.....	2,096	\$ 3,496,343 50		
Endowments.....	3,836	5,904,305 34		
Term and all other.....	136	373,051 00		
Bonus additions.....		159,475 10		
			6,068	\$ 9,933,174 94

New policies issued:—

Whole-life policies.....	303	\$ 557,550 00		
Endowments.....	350	534,110 00		
Term and all other.....	19	93,500 00		
Bonus additions.....		1,633 10		
			672	1,186,793 10
Old policies revived.....			29	35,493 50

Total.....			6,769	\$11,155,461 54
Deduct terminated.....			540	808,883 30

In force at end of year:—

Whole-life policies.....	2,192	\$ 3,704,803 50		
Endowments.....	3,892	6,056,535 34		
Term and all other.....	145	433,956 00		
Bonus additions.....		151,283 40		
			6,229	\$10,346,578 24

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses, \$5,212)...	62	\$ 156,616 00
" maturity ( " " \$3,478.05).....	43	44,546 05
" expiry.....	1	3,000 00
" surrender (including bonuses, \$906.25).....	58	102,129 25
" lapse ( " " \$422).....	326	426,342 00
" change and decrease.....		7,250 00
Policies not taken.....	50	69,000 00
Total (including \$10,018.30 surrendered bonuses).....	540	\$ 808,883 30

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole-life.....	20	\$ 118,560 00
Endowment.....	20	83,627 67
All other.....	2	10,300 00
Bonus additions.....		1,996 37
	42	\$ 214,484 04

*Details of Policies issued prior to March 31, 1878, and bonus additions thereon.*

	No.	Amount.
Policies in force at beginning of year in Canada (including \$20,427.80 bonus additions).....	559	\$ 171,947 30
Policies terminated during the year (including \$3,228.75 bonus additions).....	16	28,093 75
Policies in force at date of statement (including \$15,199.05 bonus additions).....	543	143,853 55

LONDON AND LANCASHIRE LIFE—Concluded.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year.....	2,000,477	4	7	Claims under policies (after deduction of sums reassured) paid and admitted with bonus additions.....	143,352	9	10
Premiums—				Endowments matured (after deduction of sums reassured) with bonus additions.....	33,314	18	7
New, under 2,564 Policies assuring	32,974	1	2	Surrenders.....	17,426	17	3
£749,912.....	277,766	15	7	Commission.....	25,252	18	7
Renewals.....				Expenses of management.....			
Total premiums.....	£ 310,740	16	9	Medical officers and fees.....	£ 34,504	3	3
Less premiums paid to other offices for				Policy stamps.....	268	8	7
reassurances.....	8,232	4	6	Pensions.....	140	0	0
Net premiums.....	£ 302,508	12	3		3,269	8	11
Interest and dividends.....	78,976	7	1	Income tax.....			
Other receipts—				Dividends and bonus to shareholders, viz.—			
Registration of assignments and				Dividends.....	1,000	0	0
other fees.....	70	18	6	Bonus.....	3,125	0	0
Total income.....							
				Cash bonuses to policy-holders.....			
					£ 264,833	19	6
				Amount of funds at the beginning of the			
				Year.....	£ 2,000,477	4	7
				Addition for 1905.....	116,721	18	4
				Amount of funds at the end of the year (as per balance sheet).....	2,117,199	2	11
					£ 2,382,033	2	5

BALANCE SHEET.

	£	s.	d.		£	s.	d.
LIABILITIES.				ASSETS.			
Capital fully subscribed.....	£ 100,000	0	0	Mortgages on property within the United Kingdom—			
Original amount paid up....	£ 10,000	0	0	On real and leasehold property.....	£ 32,456	6	6
Proprietors' share of profits added.....	10,000	0	0	On life interests and re-versions.....	24,385	13	0
Proprietors' fund—					£ 56,841	19	6
Balance thereof at Dec. 31, 1904.....	£ 9,550	7	11	Mortgages on freehold property in Canada, India, and South Africa.....	265,683	13	10
					322,525	13	4



5-6 EDWARD VII., A. 1906

## THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Governor—CHAS. G. ARBUTHNOT.

Manager Fire Department—JAMES CLUNES.

Principal Office—No. 7 Royal Exchange, London, E.C.

Joint Managers in Canada—  
W. KENNEDY AND W. B. COLLEY.

Head Office in Canada—Montreal.

(Incorporated June 22, 1720.—Commenced business in Canada, March 1, 1862.)

*(For Capital and Assets in Canada, see Fire Statement.)*

## LIABILITIES IN CANADA.

* Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$	8,064 19
Reserves for reversionary additions.....		1,370 91
Total net liability to policy-holders in Canada.....	\$	9,435 10

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$	626 21
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## EXPENDITURE IN CANADA.

Total expenditure in Canada.....	Nil.
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## MISCELLANEOUS.

Number of policies become claims in Canada during the year....	None
Number of policies in force in Canada at date (whole life).....	5
Amount of said policies.....	\$ 17,520 00
Bonus additions.....	2,672 53
Total amount in force at December 31, 1905.....	\$ 20,192 53

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## LIFE DEPARTMENT.

During the past year new assurances were granted under 649 policies for £340,762, the premiums on which amounted to £12,171 6s. 7d. Of this sum £36,000 has been re-assured at premiums of £1,068.

The premium income of the year, after deduction of re-assurances, amounted to £174,430 17s. 8d., and the total income from all sources amounted to £259,712 5s. 10d.

Claims have arisen by the death of 132 persons assured under 156 policies for £106,056 10s., including bonus additions, and 23 endowment assurances for the aggregate sum of £5,921 7s. have matured.

The total funds of the department on the 31st December, 1905, amounted to £2,320,282 14s. 8d.

\* Based on the Institute of Actuaries H.M. Table 4½ per cent interest. Computed by the Department.

## SESSIONAL PAPER No. 8

LONDON ASSURANCE—*Concluded.*

## LIFE ASSURANCE REVENUE ACCOUNT.—NON PARTICIPANT SERIES.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year...	580,092	15	5	Claims under life policies after deduction of sums reassured—			
Premiums after deduction of reinsurance premiums.....	36,891	19	5	By death.....	39,776	0	0
Interest and dividends.....	23,717	0	8	By endowment assurances matured.....	750	0	0
Less income tax.....	1,198	5	5	Surrenders.....	3,053	16	2
				Annuities.....	1,773	12	7
	22,518	15	3	Commission.....	1,278	12	0
				Expenses of management (apportioned).....	2,889	9	5
	43	0	0	Abatement of premiums.....	2,869	4	6
				Portion of profits appropriated to shareholders carried to			
				profit and loss account.....	£	15,000	0
				Less expenses of management as above..	2,889	9	5
				Amount of life assurance fund at the end of the year, as per			
				balance sheet.....	12,110	10	7
					575,045	4	10
				£	639,546	10	1

## LIFE ASSURANCE REVENUE ACCOUNT.—PARTICIPATING SERIES.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year...	1,642,658	3	1	Claims under life policies after deduction of sums reassured—			
Premiums after deduction of reinsurance premiums.....	137,538	18	3	By death.....	66,280	10	0
Interest and dividends.....	65,972	2	8	By endowment assurances matured.....	5,171	7	0
Less income tax.....	3,289	0	8	Surrenders.....	3,459	0	3
Profit on reversions.....	62,683	2	0	Commission.....	5,412	18	2
	36	10	11	Expenses of management (apportioned).....	10,772	7	9
				Bonus taken in abatement of premiums.....	777	2	0
				Bonus paid in cash.....	631	18	0
				Portion of profits appropriated to share holders carried to pro- fit and loss account.....	£	15,946	0
				Less expenses of management as above..	10,772	7	9
				Amount of life assurance fund at the end of the year, as per balance sheet.....	5,173	12	3
					1,745,237	9	10
					£	1,842,916	14

(For Profit and Loss Account and General Balance Sheet, see Fire Statement.)

THE LONDON LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOHN McCLARY.

Manager—J. G. RICHTER.

Head Office—London, Ont.

(Incorporated by Act of Legislature of Ontario, 37 Vic., cap. 85, in 1874. Charter extended by Dominion Act, 47 Vic., cap. 89, in 1884. Amended in 1885 by 48-49 Vic., cap. 94, and in 1891 by 54-55 Vic., cap. 117. Commenced business in Canada, July, 1874, Dominion license issued, December 7, 1885.)

CAPITAL.

Amount of joint stock capital authorized . . . . .	\$ 1,000,000 00
"      "      subscribed for . . . . .	250,000 00
"      "      paid up in cash . . . . .	50,000 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company . . . . .	\$ 10,000 00
Balance on mortgaged property sold under agreement . . . . .	3,547 92
Amount secured by way of loans on real estate, by bond or mortgage, first liens . . . . .	1,502,902 91
Amount of loans as above on which interest has been overdue for one year or more previous to statement . . . . .	\$24,415 10
Amount of loans made to policy-holders on the company's policies assigned as collateral . . . . .	78,080 02

Stocks and bonds owned by the company, viz. :—

	Par value.	Market value.	Ledger value.
1,000 shares Ontario Loan and Debenture Co. stock . . . . .	\$ 50,000 00	\$ 64,000 00	\$ 60,000 00
1,000 shares Ontario Loan and Debentures Co. 20 per cent stock . . . . .	10,000 00	12,000 00	11,200 00
25 shares Dominion Savings and Investment Society stock . . . .	1,250 00	875 00	825 00
52 shares Agricultural Savings and Loan Co. stock . . . . .	2,600 00	3,120 00	2,925 00
32 shares Huron and Erie Loan and Savings Co. stock . . . . .	1,600 00	2,960 00	2,640 00
16 shares Huron and Erie Loan and Savings Co. 20 per cent stock . . . . .	160 00	272 00	240 00
City of Winnipeg school debentures . . . . .	15,000 00	15,000 00	15,000 00
City of London debentures . . . . .	45,300 00	45,300 00	45,300 00
Cardiff Township debentures . . . . .	226 59	226 59	226 59
Total . . . . .	\$ 126,136 59	\$ 143,753 59	\$ 138,356 59

(Of the above, \$15,000 City of Winnipeg school debentures and \$45,000 City of London debentures are in deposit with the Receiver General.)

## SESSIONAL PAPER No. 8

LONDON LIFE INSURANCE COMPANY—*Continued.*ASSETS—*Concluded.*

Carried out at ledger value . . . . .	\$	138,356	59
Cash at head office . . . . .		5,364	70
Cash in Molsons Bank . . . . .		32,347	97
Money advanced in connection with loans in process of going through . . . . .		3,578	47

Total ledger assets . . . . .	\$	1,774,178	58
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## OTHER ASSETS.

Interest due . . . . .	\$	14,538	66
" accrued . . . . .		33,588	76
Total interest . . . . .		48,127	42
Net amount of uncollected and deferred premiums; on new business, \$11,396.82; on renewals, \$32,722.98 . . . . .		44,119	80
Total assets . . . . .	\$	1,866,425	80

## LIABILITIES.

†Amount computed to cover the net present value of all policies in force . . . . .	\$	1,697,657	00
Reserve for reversionary additions and premium reductions . . . . .		106	00
Total . . . . .	\$	1,697,763	00
Deduct value of policies reinsured in other companies . . . . .		5,008	00
Net reinsurance reserve . . . . .	\$	1,692,755	00
Claims for death losses unadjusted but not resisted (of which \$400 accrued in previous years) ordinary . . . . .		10,470	33
Amount of dividends or bonuses to policy-holders due and accrued . . . . .		23,530	00
Contingent fund and special reserve fund . . . . .		18,000	00
Advance premiums (net) . . . . .		240	00
Proprietors' account . . . . .		282	21
Accrued commission on investments . . . . .		10,000	00
Total liabilities . . . . .	\$	1,755,277	54
Surplus on policy-holders' account . . . . .	\$	111,148	26
Capital stock paid up, \$50,000.			

## INCOME DURING THE YEAR.

Cash received for premiums, ordinary, \$132,748.66; industrial, \$246,257.30 . . . . .	\$	379,005	96
Premiums paid by dividends . . . . .		6,728	09
Total . . . . .	\$	385,734	05
Deduct premiums paid to other companies for reinsurance . . . . .		1,591	70
Net premium income (ordinary—new, \$32,610.67; renewal, \$106,866.08) . . . . .	\$	384,142	35
Amount received for interest or dividends on stock, &c. . . . .		90,873	07
Profit on sale of securities . . . . .		1,075	00
Total income . . . . .	\$	476,090	42

†Reserve based on Institute of Actuaries' H.M. Table with interest at 4 per cent for ordinary policies issued up to the 31st December, 1899, and with interest at  $3\frac{1}{2}$  per cent for ordinary policies issued since that date; for industrial policies issued up to the 31st December, 1899, the Combined Experience Table with interest at 4 per cent, and for industrial policies issued since that date, Farr's English Table No. 3, with interest at 3 per cent.



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LONDON LIFE INSURANCE COMPANY—*Continued.*

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses ; ordinary, \$21,940.80 ; industrial, \$51,254.74 (of this amount \$4,034.12 accrued in previous years).....	\$	73,195	54
Cash paid for matured endowments .....		14,119	98
Cash paid for surrendered policies. ....		5,736	20
Cash dividends applied in payment of premiums.....		6,728	09
Total paid to policy-holders.....	\$	99,779	81
Cash paid to stockholders for interest or dividends.....		4,000	00
Cash paid for commissions, salaries and other expenses of officials.....		119,962	61
Taxes, &c .....		3,949	29
Miscellaneous payments, viz. :—Medical examination fees, \$6,020.76 ; travelling expenses, \$8,850.99 ; postage and exchange, \$1,360.99 ; printing and stationery, \$4,718.40 ; advertising, \$879.25 ; rents, \$4,217 ; sundries, \$3,419.07 ; commission on investments, \$1,938.02 ; legal expenses, \$271.85 ; office furniture, \$883.68 ; alter- ation in office building, \$5,340.38 .....		37,900	39
Total expenditure.....	\$	265,592	10

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1904 .....	\$	1,564,755	26
Amount of income as above .....		476,090	42
Amount of appreciation in value of loan companies stocks.....		960	00
Total.....	\$	2,041,805	68
Amount of expenditure as above.....		265,592	10
Amounts written off mortgage account, \$184.35 ; head office building, \$1,850.65.....		2,035	00
Total.....	\$	267,627	10
Balance, net ledger assets at Dec. 31, 1905.....	\$	1,774,178	58

## MISCELLANEOUS.

Number of new policies reported during the year as taken and re- vived in Canada—ordinary, 1,173 ; industrial, 14,483.....		15,656	
Amount of said policies—ordinary .....	\$	1,269,058	50
" " industrial.....		1,197,589	00
Total .....	\$	2,376,647	50
Number of policies become claims (including matured endowments) during the year—ordinary, 47 ; industrial, 712.....		759	
Amount of said claims—ordinary.....	\$	40,343	48
" " industrial.....		53,572	75
Total.....		93,916	23

## SESSIONAL PAPER No. 8

LONDON LIFE INSURANCE COMPANY— *Continued.*MISCELLANEOUS—*Concluded.*

Number of policies in force in Canada at date—ordinary, 4,781 ; industrial, 55,624 .....	60,405
Amount of said policies—ordinary .....	\$ 4,548,662 11
"                    "          industrial.....	4,597,132 00
Total .....	\$ 9,145,794 11
Bonus additions thereon.....	207 20
Total .....	\$ 9,146,001 31
Amount of said policies reinsured in other licensed companies in Canada.....	33,000 00
Net amount in force, December 31, 1905 .....	<u>9,113,001 31</u>

## EXHIBIT OF POLICIES.

## ORDINARY POLICIES.

## Policies in force Dec. 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life policies.....	1,332	\$1,071,547 44		
Endowment assurances .....	2,690	2,484,818 38		
Term and all other policies.....	184	276,000 00		
Bonus additions.....		190 60		
			4,206	\$ 3,832,556 42

## New policies issued :—

Whole life policies.....	159	\$ 137,750 00		
Endowment assurances .....	953	1,026,700 00		
Term and all other policies.....	54	99,000 00		
			1,166	1,263,450 00
Old policies revived .....			7	5,608 50
Old policies changed and increased .....			4	2,323 85
Total .....			5,383	\$ 5,103,938 77
Deduct policies terminated.....			605	560,569 46

## Ordinary policies in force at Dec. 31, 1905 :—

Whole life policies.....	No. 1,356	Amount. \$1,110,993 29		
Endowment assurances .....	3,216	3,112,168 82		
All other policies.....	206	320,000 00		
Bonus additions.....		207 20		
			4,778	\$ 4,543,369 31

## DETAILS OF ORDINARY POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death .....	30	\$ 25,906 83
"          "          maturity .....	16	14,619 98
"          "          expiry .....	2	2,000 00
"          "          surrender.....	33	25,948 90
"          "          lapse .....	458	412,324 25
"          "          change and decrease .....	4	16,419 50
"          "          by not being taken.....	62	63,350 00
Total terminated .....	605	\$ 560,569 46

5-6 EDWARD VII., A. 1906

LONDON LIFE INSURANCE COMPANY—*Concluded.*

## INDUSTRIAL POLICIES.

Policies in force at Dec. 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life policies.....	20,783	\$2,145,942 90		
Endowment assurances.....	30,869	2,221,037 45		
All other policies.....	975	23,760 45		
			52,627	\$ 4,390,740 80

New policies issued :—

Whole life .....	4,886	\$ 514,231 00		
Endowment assurances .....	9,480	583,225 50		
			14,366	1,097,456 50
Old policies revived.....			117	10,132 50
Old policies changed and increased .....			103	49,673 50
Total . . . . .			67,215	\$ 5,548,003 30
Deduct policies terminated .....			11,591	950,871 30

Policies in force at Dec. 31, 1905 :—

	No.	Amount.
Whole life policies . . . . .	21,402	\$2,218,318 50
Endowment assurances.....	33,169	2,352,742 45
All other policies.....	1,053	26,071 05

Total industrial policies in force at Dec 31, 1905..... 55,624 \$ 4,597,132 00

## DETAILS OF INDUSTRIAL POLICIES WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR 1905.

	No.	Amount.
Policies terminated by death.....	683	\$ 51,636 71
"    "    expiry .....	1	50 40
"    "    surrender .....	105	13,396 00
"    "    lapse.....	10,802	870,268 69
"    "    change and decrease .....		12,519 50
Total terminated .....	11,591	\$ - 950,871 30

Industrial Policies—Number of lives and amounts assured at Dec. 31, 1905, at ages grouped as under :—

5 years and under—Number of policies, 4,640 ; amount insured.....\$ 141,494 00

6 to 10 years inclusive—Number of policies, 6,124 ; amount insured .. 309,834 60

Industrial policies—Number and amount of claims paid during 1905 at ages grouped as under :—

5 years and under—Number of lives, 71 ; amount paid .....\$ 1,430 25

6 to 10 years inclusive—Number of lives, 15 ; amount paid ..... 707 25

## SESSIONAL PAPER No. 8

## \* THE MANUFACTURERS LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—HON. G. W. ROSS.  
Secretary—L. A. WINTER.

Managing Director and Chief Agent—  
JAMES F. JUNKIN.  
Principal Office—Toronto—Ontario.

## CAPITAL.

Amount of joint stock capital authorized .....	\$ 3,000,000 00
Amount subscribed for .....	1,500,000 00
Amount paid in cash .....	300,000 00

(For List of Shareholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company (less encumbrances).....	\$ 115,989 49
Amount secured by way of loans on real estate, by bond or mortgage, first liens .....	1,350,408 99
Amount of loans as above on which interest has been overdue for one year or more previous to statement .....	\$30,900
Amount of loans secured by bonds, stocks or other marketable collaterals	251,788 75

	Par value.	Market value.	Amount loaned.
Security for Loan.			
Ontario Bank Stock. ....	\$ 32,000 00	\$ 41,280 00	\$ 36,915 00
Ontario Bank Stock. ....	45,500 00	58,695 00	50,000 00
Chicago & Milwaukee Electric R. R. bonds.....	100,000 00	100,000 00	90,000 00
Ontario Power Co. bonds .....	43,000 00	43,000 00	38,500 00
Merchants Bank of Canada stock ...	4,000 00	6,420 00	6,000 00
Winnipeg Electric Ry. stock.....	17,500 00	32,725 00	28,000 00
Imperial Rolling Stock Co. bonds ...	1,000 00	1,000 00	2,373 75
Chicago & Milwaukee Elec. R.R. bonds	1,000 00	1,000 00	
Electrical Development Co. bonds...	1,000 00	900 00	
	\$245,000 00	\$285,020 00	\$251,788 75

Amount of loans made to policy-holders on the company's policies assigned as collaterals. ....	550,906 32
Policy loans under non-forfeiture agreement.....	61,830 66

\*By an Act of the Parliament of Canada, assented to on the 23rd day of May, 1901, being chapter 105 of the statutes of 1901, the Manufacturers and Temperance and General Life Assurance Company was incorporated, with power to acquire and purchase from the Manufacturers Life Insurance Company (incorporated June 23, 1887, by 50-51 Vic., cap. 104) and the Temperance and General Life Insurance Company of North America (incorporated April 19, 1884, by 47 Vic., cap. 97), their respective entire assets, business properties, name and good-will, upon the terms of the proposed agreement set out in the schedule to said chapter 105 of the statutes of 1901. Such agreement was duly executed on July 2, 1901, whereupon the Manufacturers Life Insurance Company and the Temperance and General Life Assurance Company of North America were in effect amalgamated under the name of "The Manufacturers and Temperance and General Life Assurance Company." By virtue of the provisions of section 18 of said chapter 105 of the statutes of 1901, this name was changed by an order of the Governor in Council, dated December 30, 1901, to "The Manufacturers Life Insurance Company."

MANUFACTURERS LIFE—*Continued.*

Stocks and bonds owned by the Company, viz:—

<i>Government Securities—</i>	Par value.	Ledger value.	Market value.
British Consols.....	\$ 110,020 83	\$ 100,541 60	\$ 98,124 83
Cape of Good Hope 3½ p.c. inscribed stock.....	50,613 32	49,088 04	49,601 05
Imperial Japanese Govt. 4½ p.c. Sterling Loan, first series.....	87,660 00	79,177 50	83,077 50
Republic of Cuba 5 p.c. gold bonds of 1904. External Debt.....	25,000 00	26,176 25	26,343 75
Republic of Mexico 5 p.c. Interior Redeemable bonds.....	25,750 00	25,558 31	25,558 31
Province of Ontario Railway Certificates.....	14,259 96	13,752 06	13,752 06
	<u>\$ 313,304 11</u>	<u>\$ 294,293 76</u>	<u>\$ 296,457 50</u>
<i>Cities—</i>			
Brandon.....	\$ 39,760 00	\$ 42,267 77	\$ 42,433 76
Brantford.....	15,000 00	15,000 00	15,000 00
Greenwood, B.C.....	25,000 00	25,253 17	26,210 00
Guelph.....	30,000 00	32,267 77	32,267 77
*Halifax.....	25,000 00	26,302 21	25,352 50
*Hamilton.....	25,000 00	26,447 96	25,352 50
*Nelson, B.C.....	45,000 00	48,264 79	47,182 00
Niagara Falls.....	9,577 20	11,024 33	10,368 54
St. Catharines.....	3,000 00	3,000 00	3,043 20
Toronto.....	30,659 99	32,080 84	30,042 02
*Victoria, B.C.....	50,000 00	50,000 00	50,000 00
*Winnipeg.....	40,000 00	42,447 77	45,096 00
Woodstock.....	4,827 00	5,330 70	5,083 80
	<u>\$ 342,824 19</u>	<u>\$ 359,687 31</u>	<u>\$ 357,432 09</u>
<i>County—</i>			
Westbourne, Man.....	\$ 26,183 18	\$ 28,334 69	\$ 28,334 69
<i>Towns—</i>			
Berlin.....	\$ 88,606 60	\$ 91,823 14	\$ 91,823 14
Bowmanville.....	8,706 95	8,811 34	9,327 74
*Brampton.....	8,965 94	8,965 94	9,651 39
*Brockville.....	25,000 00	25,429 11	25,000 00
Chicoutimi, Que.....	14,853 02	15,894 41	15,894 41
Cornwall.....	2,016 53	2,061 61	1,981 64
Deseronto.....	21,491 01	21,888 86	21,491 01
Digby, N.S.....	2,900 00	2,911 06	2,911 06
East Toronto.....	27,364 82	28,389 45	28,620 45
Essex.....	10,000 00	10,551 80	10,551 80
Fort William.....	12,000 00	12,000 00	12,000 00
Galt.....	35,000 00	35,000 00	35,000 00
Gananoque.....	25,000 00	24,875 00	24,875 00
Huntsville.....	800 00	800 00	822 98
Ingersoll.....	3,849 00	4,021 96	3,753 54
Lethbridge, Alta.....	10,000 00	10,139 80	10,139 80
Medicine Hat, Alta.....	30,000 00	30,825 00	30,825 00
Milton.....	3,714 51	3,782 76	3,817 77
Morden, Man.....	2,761 50	2,776 83	2,776 83
North Bay.....	3,574 24	3,814 12	3,751 88
Oakville.....	5,500 00	5,892 41	5,762 30
Orangeville.....	14,278 31	14,669 17	14,669 17
*Palmerston.....	36,742 69	38,005 84	37,531 13
Parry Sound.....	43,444 31	42,463 50	42,463 50
Pembroke.....	41,408 19	40,762 02	40,802 47
Penetanguishene.....	4,600 00	4,451 00	4,451 00
*Port Arthur.....	18,250 00	16,680 35	17,251 73
Portage La Prairie, Man.....	25,000 00	27,300 00	27,300 00
Prescott.....	1,561 25	1,622 40	1,622 40
Qu'Appelle, Sask.....	10,000 00	10,753 76	10,753 76
Rainy River.....	24,623 71	24,377 47	25,325 48
Raymond, Alta.....	5,000 00	5,227 82	5,227 82
Sault Ste. Marie.....	18,400 00	18,224 44	19,188 28

\* Of the above, \$25,000, City of Halifax; \$25,000, City of Hamilton; \$5,000, Nelson, B.C.; \$50,000 Victoria, B.C.; \$40,000, Winnipeg; \$8,965 94, Brampton; \$25,000, Brockville; \$10,000, Palmerston; \$3,250, Port Arthur; \$1,395, Whitby; \$1,000, Tp. Hilton, are in deposit with the Receiver General

## SESSIONAL PAPER No. 8

## MANUFACTURERS LIFE—Continued.

## Stocks and bonds owned by the Company—Continued.

<i>Towns—Concluded.</i>	Par value.	Ledger value.	Market value.
Shawinigan Falls, Que. ....	10,000 00	9,749 00	10,000 00
Smith's Falls. ....	82,675 33	83,088 71	83,088 71
Strathcona, Alta. ....	19,395 15	19,594 22	20,209 75
Toronto Jct. ....	66,150 00	54,103 12	54,103 12
Wetaskiwin, Alta. ....	1,900 00	1,900 00	1,900 00
*Whitby. ....	4,512 81	4,512 81	4,889 54
Yorkton, Sask. ....	13,000 00	13,123 41	13,123 41
	<b>\$ 783,045 87</b>	<b>\$ 781,263 64</b>	<b>\$ 784,679 01</b>

<i>Townships—</i>			
Arthur. ....	\$ 1,380 72	\$ 1,420 16	\$ 1,428 08
Blandford. ....	3,161 65	3,103 48	3,122 76
Burleigh and Anstruther. ....	1,000 00	1,023 19	1,035 09
Colchester, North. ....	7,255 01	7,468 75	7,512 31
Colchester, South. ....	15,339 28	15,848 63	15,879 99
Dymond. ....	1,002 16	1,034 43	1,059 71
Gosfield, North. ....	4,027 40	4,162 64	4,162 64
Harwich. ....	8,918 64	9,087 77	9,121 97
*Hilton. ....	1,000 00	1,000 00	1,065 40
Hungerford. ....	2,444 87	2,407 44	2,419 94
Huron. ....	186 47	186 47	186 47
McIrvine. ....	2,193 63	2,224 80	2,357 50
McKim. ....	2,915 10	3,016 20	3,068 73
McLean and Ridout. ....	2,420 31	2,420 05	2,471 38
Ma-char. ....	921 04	966 59	986 70
Mountain. ....	8,600 16	9,027 97	9,027 97
Neebing. ....	4,000 00	4,195 63	4,134 00
Paipouange. ....	2,400 00	2,491 92	2,539 44
Proton. ....	4,870 03	4,993 59	5,017 72
Raleigh. ....	1,668 06	1,703 26	1,703 26
Ratter and Dunnett. ....	1,023 22	1,055 48	1,074 00
Sherborne, McClintock, &c. ....	832 90	861 71	876 79
Sydenham. ....	2,000 00	2,127 90	2,127 90
Tilbury, East. ....	12,906 45	12,715 49	12,779 38
Wellesley. ....	2,090 14	2,056 14	2,056 14
	<b>\$ 94,557 24</b>	<b>\$ 96,599 69</b>	<b>\$ 97,215 27</b>

<i>Villages—</i>			
Bobcaygeon. ....	\$ 9,193 14	\$ 8,798 80	\$ 8,798 80
Burk's Village. ....	21,382 89	21,382 89	22,049 00
Chesley. ....	12,535 67	12,840 61	12,535 67
Fenelon Falls. ....	26,000 00	25,480 00	25,480 00
Fort Erie. ....	4,643 14	4,708 22	4,772 22
Francis. ....	1,000 00	1,091 12	1,091 12
Glencoe. ....	3,721 90	3,898 50	3,779 59
Grand Valley. ....	3,950 00	3,993 12	3,993 12
Grimsby. ....	33,358 08	31,961 75	31,961 75
Kamsack, Sask. ....	1,000 00	1,045 56	1,045 56
Lanark. ....	2,058 00	2,142 69	2,142 69
Newbury. ....	2,670 25	2,691 63	2,757 83
New Hamburg. ....	6,000 00	6,065 40	6,065 40
Norwich. ....	2,860 21	2,877 94	2,877 94
Stirling. ....	9,836 08	9,836 08	10,124 28
Stouffville. ....	3,800 24	3,786 71	3,786 71
Tilbury. ....	12,936 22	13,452 87	13,452 87
	<b>\$ 156,945 82</b>	<b>\$ 156,053 89</b>	<b>\$ 156,714 55</b>

<i>School Districts—</i>			
Amherst. ....	\$ 1,600 00	\$ 1,672 89	\$ 1,672 89
Arbordale. ....	300 00	300 00	300 24
Arm River. ....	1,500 00	1,568 34	1,568 34
Banner. ....	1,080 00	1,125 10	1,125 10
Beaver Dam. ....	900 00	937 84	937 84
Blue Bell. ....	720 00	750 27	750 27
Boakview. ....	800 00	830 73	830 73
Bowling Green. ....	1,600 00	1,672 90	1,672 90
Bow River. ....	1,300 00	1,359 23	1,359 23
Carbon. ....	1,200 00	1,254 67	1,254 67
Claresholm. ....	5,000 00	5,140 28	5,188 44
Coleraine. ....	800 00	836 44	836 44

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MANUFACTURERS LIFE—*Continued.*Stocks and bonds owned by the Company—*Continued.*

<i>School Districts—Concluded.</i>	Par value.	Ledger value.	Market value.
Daly Creek.....	1,000 00	1,045 56	1,045 56
Dundurn.....	1,050 00	1,159 21	1,159 20
Eagle Hill.....	800 00	909 34	909 34
East Lynne.....	1,440 00	1,477 42	1,500 55
Edgeley.....	825 00	837 24	875 82
Fishing Lake.....	450 00	461 68	468 92
Gladstone.....	5,000 00	5,304 92	5,237 00
Harrington.....	720 00	780 55	780 55
Harrison.....	600 00	618 14	611 07
Hawkeye.....	1,000 00	1,038 42	1,038 42
Herbert.....	1,800 00	1,875 66	1,875 66
Hillcrest.....	800 00	836 44	836 44
Hillingdon.....	1,000 00	1,045 56	1,045 56
Hofnunnsgort.....	500 00	508 30	513 41
Holborn.....	800 00	836 44	836 44
Hooverville.....	800 00	836 44	836 44
Iowa.....	1,500 00	1,568 34	1,568 34
Jacobs.....	1,400 00	1,463 78	1,463 78
Jones Valley.....	420 00	420 00	432 94
Keystone.....	1,000 00	1,045 56	1,045 56
Lang.....	1,440 00	1,500 53	1,500 53
McCoy.....	1,000 00	1,045 56	1,045 56
McTavish.....	1,200 00	1,254 67	1,254 67
Martin.....	240 00	244 98	243 01
Marwin.....	1,000 00	1,045 56	1,045 56
Meadow Lark.....	1,200 00	1,364 01	1,364 01
Meldal.....	900 00	937 84	937 84
Melness.....	1,200 00	1,309 34	1,309 34
Moosomin.....	3,750 00	3,809 89	3,634 49
Mortlach.....	1,600 00	1,672 90	1,672 90
Nelson.....	1,020 00	1,020 00	1,051 43
Newlands.....	1,500 00	1,568 34	1,568 34
Nolin.....	1,250 00	1,306 96	1,306 96
North Star.....	540 00	540 00	556 62
Norwood.....	1,200 00	1,254 67	1,254 67
O'Neill.....	1,250 00	1,306 95	1,306 95
Pasqua.....	640 00	670 04	689 17
Peace.....	900 00	937 84	937 84
Pense.....	700 00	772 82	772 82
Prairie Centre.....	1,200 00	1,254 67	1,254 67
Rich Prairie.....	800 00	836 45	836 45
Rocky Coulee.....	1,080 00	1,125 40	1,125 40
Rose Buttes.....	1,500 00	1,568 34	1,568 34
St. Davids.....	800 00	836 44	836 44
St. Elmo.....	1,080 00	1,125 40	1,125 40
St. Henry.....	720 00	750 27	750 27
Sargent.....	360 00	360 00	371 10
Skye Glen.....	800 00	830 73	830 73
Stratheona.....	9,750 00	10,057 69	10,057 69
Sun Prairie.....	1,080 00	1,125 40	1,125 40
Tabor.....	3,600 00	3,676 53	3,713 53
Thompson.....	1,500 00	1,568 34	1,568 34
Twin Lakes.....	225 00	230 83	234 46
Wallace.....	600 00	611 43	618 49
Wapella.....	1,125 00	1,158 83	1,194 30
Wayside.....	1,000 00	1,037 84	1,037 84
Wergeland.....	800 00	830 27	830 27
Westling.....	360 00	360 00	371 09
Wilberforce.....	640 00	650 80	654 54
Woodview.....	800 00	836 40	836 40
Wurzburg.....	855 00	877 30	890 95
Yale.....	900 00	904 67	918 92
Yorkton.....	6,000 00	5,857 77	5,671 20
Saskatchewan.....	650 00	738 84	738 84
	\$ 100,460 00	\$ 104,291 23	\$ 104,200 86

*Railways and other Bonds—*

Canada Rolling Stock Co.....	\$ 27,000 00	\$ 26,685 00	\$ 27,000 00
Canadian Northern Railway Co. (guaranteed by Province of Mani- toba).....	152,326 66	162,197 43	157,155 41

## SESSIONAL PAPER No. 8

MANUFACTURERS LIFE--*Continued.*Stocks and bonds owned by the Company--*Concluded.*

<i>Railways and other bonds—Con.</i>	Par value.	Ledger value.	Market value.
Canadian Northern Railway, Land Grant Bonds .....	120,000 00	120,000 00	120,000 00
Cape Breton Real Estate Co. ....	68,753 00	71,708 74	71,708 74
Cape Breton Electric Co. ....	25,000 00	24,375 00	24,375 00
Chicago and Milwaukee Electric Railway .....	40,000 00	40,000 00	40,000 00
Chicago and Milwaukee Electric Railroad and 62 shares common stock. ....	107,000 00	105,140 00	107,000 00
Detroit and Pontiac Railway. ....	50,000 00	53,492 14	53,500 00
Detroit, Rochester, Romeo and Lake Orion Railway. ....	50,000 00	52,640 27	53,000 00
Electrical Development Co. of Ontario. ....	150,000 00	132,125 00	136,500 00
Grand Trunk Pacific Railway 4 p. c. Sterling Bonds (guaranteed by the Grand Trunk Ry. Co.) ....	36,450 00	36,401 97	36,450 00
Hamilton Electric Light and Cataract Power Co. ....	50,000 00	50,648 87	51,780 00
Sun and Hastings Savings and Loan Co. ....	35,000 00	35,000 00	35,000 00
Marquette and Bessemer Dock and Navigation Co., guaranteed bonds. ....	55,000 00	56,650 00	56,650 00
Mexican Light and Power Co. ....	47,500 00	35,656 25	40,137 50
Montreal Light, Heat and Power Co. ....	50,000 00	50,000 00	53,000 00
New Brunswick Coal and Railway Co., guaranteed by Province of New Brunswick. ....	25,000 00	25,000 00	25,000 00
Niagara Falls Park and River Railway Co. ....	50,000 00	50,500 00	50,500 00
Niagara Falls Power Co., Canadian Collateral Debentures, Series "A" .....	20,000 00	20,000 00	20,600 00
Niagara Falls Power Co., Canadian Collateral Debentures Series "B" .....	60,000 00	60,433 27	60,600 00
Ottawa Electric Light Co. ....	75,000 00	76,990 83	75,000 00
Quebec Railway, Light and Power Co., and 47 shares common stock. ....	47,000 00	49,824 95	47,000 00
St. Lawrence Power Co., Ltd. ....	50,000 00	54,400 00	54,400 00
Sao Paulo Tramway, Light and Power Co. ....	117,500 00	105,750 00	109,862 50
Shawinigan Water and Power Co. ....	25,000 00	24,625 00	24,625 00
Standard Loan Co. ....	1,680 00	1,680 00	1,680 00
Supply Company, Limited. ....	10,000 00	10,000 00	10,000 00
Toronto Electric Light Co. ....	45,000 00	45,000 00	45,900 00
Toronto Hotel Co., and 10 shares common stock. ....	10,000 00	9,500 00	9,500 00
Toronto Railway Co. ....	48,666 66	50,337 12	49,907 66
Toronto Savings and Loan Co. ....	16,000 00	16,000 00	16,000 00
	\$1,664,876 32	\$1,652,761 84	\$1,663,831 81

*Stocks—*

Canadian Bank of Commerce .....	\$ 10,500 00	\$ 16,431 37	\$ 17,034 75
Dominion Bank. ....	19,400 00	48,549 25	50,925 00
Bank of Hamilton .....	11,100 00	24,425 00	23,865 00
Home Bank of Canada. ....	10,000 00	13,333 33	13,333 33
Sovereign Bank of Canada. ....	20,000 00	25,065 00	26,400 00
Union Bank of Canada. ....	20,000 00	28,330 00	28,950 00
Ottawa Electric Light Co. ....	99,300 00	95,940 00	89,370 00
Toronto Electric Light Co. ....	82,500 00	102,840 48	127,875 00
Winnipeg Electric Railway. ....	166,400 00	251,738 35	311,168 00
	\$ 439,200 00	\$ 606,652 78	\$ 688,921 08
	\$3,921,396 73	\$4,079,938 83	\$4,177,786 86



5-6 EDWARD VII., A. 1906

MANUFACTURERS LIFE—*Continued.*ASSETS AS PER LEDGER ACCOUNTS—*Concluded.*

Carried out at ledger value.....	£ 4,079,938 83
Cash at head office.....	642 63

## Cash in banks, viz.:—

Traders' Bank, Toronto.....	£ 23,513 53
Union Bank of Halifax, Port of Spain, Trinidad.....	5,361 49
Colonial Bank, Bridgetown, Barbadoes.....	3,671 86
Bank of Nova Scotia, Kingston, Jamaica.....	9,224 38
Union Bank, Winnipeg.....	4,026 23
Union Bank, Toronto.....	61,786 59
National Bank of India, Bombay.....	571 65
Bank of Africa, Johannesburg.....	1,094 98
Bank of New Brunswick, St. John, N.B.....	5,070 86
Canadian Bank of Commerce, London, Eng.....	809 11
Home Savings Bank, Detroit, Mich.....	3,485 50
International Banking Corporation, Mexico.....	670 00
Mitsue Bank, Yokohama, Japan.....	669 13
National Bank of South Africa, Cape Town.....	2,433 30

Total cash in banks.....	122,388 61
Office furniture.....	6,804 03
Due by mortgagors.....	2,461 86
Life reversions.....	2,185 00

## Government cash deposits, viz.:—

Transvaal Colony, National Bank of South Africa, Johannesburg.....	£ 48,666 66
Imperial Japanese Government Tokio.....	74,364 44

Total carried out.....	123,031 10
Total ledger assets.....	£ 6,668,376 27

## OTHER ASSETS.

Market value of stocks, bonds, debentures, &c. over ledger value.....	97,848 03
Interest due.....	£ 6,696 68
Interest accrued.....	83,402 97
Total carried out.....	90,099 65
Rents due and accrued.....	402 03
Net amount of uncollected and deferred premiums; on new business £60,668.57; on renewals, £272,287.11.....	332,955 68
Total assets.....	£ 7,189,681 66

## LIABILITIES.

+ Amount computed to cover the net present value of all policies in force.....	£8,195,089 00
Reserve for reversionary additions and premium reductions.....	28,111 00
Reserve for life annuities.....	18,869 00
Total.....	£8,242,069 00
Deduct value of policies reinsured in other companies.....	41,137 00
Net reinsurance reserve.....	£ 6,200,932 00
Claims for death losses, unadjusted but not resisted.....	£ 50,662 67
Total claims for death losses (£4,440 accrued in previous years).....	50,662 67
Endowment claim due and unpaid.....	973 00

## SESSIONAL PAPER No. 8

MANUFACTURERS LIFE—*Continued.*LIABILITIES—*Concluded.*

Present value of death claims payable by instalments not yet due . . . . .	22,540 00
Surrendered values claimable on policies cancelled . . . . .	2,844 00
Dividends to policy-holders due and unpaid . . . . .	2,786 58
Due for general expenses . . . . .	5,127 60
Annuity claims due and unpaid . . . . .	1,057 17
Total liabilities . . . . .	<u>\$ 6,286,923 02</u>
Surplus on policy-holders' account . . . . .	<u>\$ 902,758 64</u>
Capital stock paid up \$300,000 . . . . .	

## INCOME.

Cash received for premiums . . . . .	\$ 1,656,252 94
Premiums paid by dividends . . . . .	10,852 29
Cash received for annuities . . . . .	1,789 00
Total . . . . .	<u>\$ 1,668,894 23</u>
Deduct premiums paid to other companies for reinsurance . . . . .	23,508 65
Net premium income (annuity, \$1,789.00; first year, \$300,764.98; renewed, \$1,342,831.60) . . . . .	<u>\$ 1,645,385 58</u>
Received for interest or dividends . . . . .	280,737 71
Received for rents . . . . .	3,075 76
Profit on sale of securities . . . . .	15,610 51
Total income . . . . .	<u><u>\$ 1,944,809 56</u></u>

## EXPENDITURE.

Cash paid for death losses . . . . .	\$ 371,410 70
Payments on matured instalment policies . . . . .	740 00
Total . . . . .	<u>\$ 372,150 70</u>
Deduct amount received from other companies for reinsurance . . . . .	52,295 00
Net amount paid for claims (\$64,149 of which accrued in previous years) . . . . .	<u>\$ 319,855 70</u>
Net amount of cash paid for endowment claims . . . . .	45,028 33
Cash paid to annuitants . . . . .	1,841 91
Cash paid for matured investment policies . . . . .	25,762 61
Cash paid for surrendered policies . . . . .	45,749 47
Cash dividends paid to policy-holders . . . . .	18,583 15
Cash dividends applied to payment of premiums . . . . .	10,852 29
Total paid to policy-holders . . . . .	<u>\$ 467,673 46</u>
Cash paid stockholders for interest or dividends . . . . .	24,000 00
Cash paid for commissions, salaries and other expenses of officials . . . . .	391,537 52
Cash paid for taxes, licenses, fees or fines . . . . .	13,585 26

+ Reserve based on Institute of Actuaries' H.M. Mortality Table, with interest at  $4\frac{1}{2}$  per cent for policies and bonus additions issued prior to January 1, 1900; and at  $3\frac{1}{2}$  per cent for all policies issued subsequent to that date. Government Annuitants Experience,  $3\frac{1}{2}$  per cent for annuities.

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MANUFACTURERS LIFE—*Continued.*EXPENDITURE—*Concluded.*

Miscellaneous payments :—Printing and stationery, \$7,158.59 ; advertising, \$11,690.23 ; postage, telegrams and express, \$5,115.75 ; medical fees, \$24,677.98 ; law costs, \$2,817.42 ; light account, \$256.77 ; office furniture, \$4,856.75 ; valuation fees, \$15 ; sundry expenses, \$7,365.59 ; office supplies, \$2,063.10 ; commission on loans, \$215 ; rents, \$9,532.62 ; mercantile reports, \$125.62 ; exchange, \$175.17 ; telephones, \$546.10 ; insurance books and papers, \$571.21 ; subscription to national sanitarium, \$500.....	77,682 90
Total expenditure .....	<u>\$ 974,479 14</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904.....	\$ 5,698,045 85
Amount of cash income as above .....	1,944,809 56
Total .....	<u>\$ 7,642,855 41</u>
Amount of expenditure as above .....	974,479 14
Balance, net ledger assets at December 31, 1905. ....	<u>\$ 6,668,376 27</u>

## MISCELLANEOUS.

Number of policies reported during the year as taken and paid for in cash .....	4,145
Amount of said policies .....	\$ 6,664,924 00
Amount of said policies reinsured in other companies .....	181,000 00
Number of policies become claims during the year (including matured endowments).....	241
Amount of said claims.....	\$ 420,265
Amount of said claims reinsured in other licensed companies in Canada.....	52,295
Net amount carried out.....	367,970 00
Number of policies in force at date .....	30,395
Amount of said policies .....	\$ 42,234,773
Bonus additions thereon.....	35,499
Total.....	<u>\$ 42,270,272</u>
Amount of said policies reinsured in other companies (including \$372 bonus additions).....	559,958
Net amount in force at December 31, 1905 .....	41,710,314 00
Number of life annuities in force .....	10
Amount of annual payments thereunder.....	<u>2,561 98</u>

## EXHIBIT OF POLICIES.

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies .....	17,436	\$ 22,660,261		
Endowment assurances.....	9,339	13,131,179		
All other policies.....	964	1,846,569		
Bonus additions.....		27,459		
		<u>27,739</u>	\$ 37,668,468 00	

## SESSIONAL PAPER No. 8

MANUFACTURERS LIFE—*Continued.*EXHIBIT OF POLICIES—*Concluded.*

## New policies issued :—

	No.	Amount.	No.	Amount.
Whole life policies.....	2,749	\$ 4,111,143		
Endowment assurances.....	2,038	3,349,348		
All other policies.....	73	216,783		
Bonus additions.....		9,395		
			4,860	\$ 7,686,669 00
Old policies revived.....			59	77,586 00
Old policies changed and increased.....			168	393,794 00
Total.....			32,826	\$ 45,826,517 00
Deduct policies terminated and not taken.....			2,431	3,556,245 00

## In force at end of year :—

	No.	Amount.		
Whole life policies.....	19,162	\$ 25,246,878		
Endowment policies.....	10,285	15,097,941		
All other policies.....	948	1,889,954		
Bonus additions.....		35,499		
			30,395	\$ 42,270,272 00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonuses, \$530).....	205	\$ 375,132
" maturity (including bonuses, \$160).....	36	45,133
" expiry.....		2,000
" surrender (including bonuses, \$229).....	259	336,561
" lapse (including bonuses, \$1,005).....	1,182	1,468,608
" change and decrease.....	169	507,546
" not taken.....	580	821,265
Total (including bonuses, \$1,924).....	2,431	\$ 3,556,245

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life policies.....	30	\$ 194,020
Endowment policies.....	30	184,066
All other policies.....	37	186,385
Bonus additions.....		372
Total.....	97	\$ 564,843

## BUSINESS OUTSIDE OF CANADA.

(Included in above Statement.)

## ASSETS.

Amount of mortgages on real estate.....	\$ 5,760 00
Amount of loans to policy-holders on the company's policies assigned as collaterals.....	65,124 10
Amount of loans under non-forfeiture agreement.....	8,160 64
Ledger value of stocks and bonds in foreign securities.....	588,464 11
City of Toronto debentures deposited with the Government of New- foundland.....	25,339 84
Cash in banks.....	27,991 40
Imperial Japanese Government, Tokio.....	74,364 44
National Bank of South Africa, re Transvaal Colony, Johannesburg ..	48,666 66
Interest accrued.....	13,792 64
Market value of stocks and bonds over value in account.....	2,241 15

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MANUFACTURERS LIFE—*Continued.*ASSETS OUTSIDE OF CANADA—*Concluded.*

Net amount of premiums outstanding and deferred—		
On new business, \$34,365.34; on renewals, \$109,788.94. . . . .	144,154	28
Total assets outside of Canada . . . . .	\$ 1,004,059	26

## LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover present value of policies in force. . . . .	\$ 1,181,116	
Reserve for reversionary additions and premium reductions . . . . .	3,503	
Reserve for life annuities . . . . .	1,404	
Total . . . . .	\$ 1,186,023	
Deduct value of policies reinsured in other companies. . . . .	15,737	
Net reinsurance reserve . . . . .	\$ 1,170,286	00
Claims for death losses unadjusted but not resisted. . . . .	24,981	00
Endowment claim due and unpaid . . . . .	973	00
Annuity claims due and unpaid . . . . .	43	42
Surrender values claimable on policies cancelled. . . . .	1,965	00
Due on account of general expenses. . . . .	2,172	10
Dividends to policy-holders due and unpaid . . . . .	326	40
Total liabilities . . . . .	\$ 1,200,746	92

## PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for premiums . . . . .	\$ 547,213	02
Premiums paid by dividends . . . . .	1,553	80
Cash received for annuities . . . . .	1,500	00
Total . . . . .	\$ 550,266	82
Deduct premiums paid to other companies for reinsurance. . . . .	11,182	76
Net premium income in other countries—new, \$145,712.74; renewals, \$393,371.32. . . . .	\$ 539,084	06

## PAYMENTS TO POLICY-HOLDERS OUTSIDE OF CANADA.

Cash paid for death claims \$35,300 of which accrued in previous years). . . . .	\$ 84,355	79
Cash paid for matured endowment . . . . .	973	33
Cash paid to annuitants . . . . .	86	86
Cash paid for surrendered policies . . . . .	16,416	95
Cash dividends applied in payment of premiums . . . . .	1,553	80
Cash dividends paid to policy-holders . . . . .	108	29
Total amount paid to policy-holders outside of Canada . . . . .	\$ 103,495	02

## MISCELLANEOUS.

Number of new policies reported during the year as taken outside of Canada and paid for in cash . . . . .	1,514	
Amount of said policies . . . . .	\$ 2,603,294	00
Amount of said policies reinsured in other companies . . . . .	91,000	00

## SESSIONAL PAPER No. 8

MANUFACTURERS LIFE—*Concluded.*MISCELLANEOUS—*Concluded.*

Number of policies become claims (including matured endowments).....	66	
Amount of said claims.....		81,281 00
Number of policies in force at date.....	5,978	
Amount in force.....	\$ 9,671,641	
Bonus additions thereon.....	6,765	
Total.....	\$ 9,678,406	
Amount reinsured in other companies.....	170,233	
Net amount in force at December 31, 1905.....		9,508,173 00
Number of life annuities in force outside of Canada.....	2	
Amount of annual payments thereunder.....		173 68

## EXHIBIT OF POLICIES OUTSIDE OF CANADA.

## Policies in force at beginning of year :—

	No.	Amount.		
Whole life policies.....	1,139	\$ 2,038,465		
Endowment policies.....	3,913	5,533,481		
All other policies.....	39	106,037		
Bonus additions.....		3,040		
			5,091	\$ 7,681,023 00

## New policies issued :—

	No.	Amount.	Amount.	No.
Whole life policies.....	433	\$ 818,018		
Endowment assurances.....	1,290	2,207,488		
All other policies.....	21	52,283		
Bonus additions.....		3,453		
			1,744	3,081,242 00
Old policies revived.....			12	18,843 00
Old policies changed and increased.....			32	125,211 00

Total.....	6,879	\$10,906,319 00
Deduct policies terminated.....	901	1,227,913 00

## Policies in force at end of year :—

	No.	Amount.		
Whole life policies.....	1,409	\$ 2,592,651		
Endowment assurances.....	4,517	6,940,777		
All other policies.....	52	138,213		
Bonus additions.....		6,765		
			5,978	\$ 9,678,406 00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE OUTSIDE OF CANADA.

	No.	Amount.
Policies terminated by death (including bonuses, \$25).....	65	\$ 80,398
" " maturity.....	1	973
" " surrender.....	61	119,500
" " lapse (including bonuses \$179).....	512	560,919
" " change and decrease.....	25	101,898
" " not taken.....	237	364,315
Total terminated outside of Canada (including bonuses,) \$204. 901		\$ 1,227,913

## POLICIES REINSURED (BUSINESS OUTSIDE OF CANADA)

	No.	Amount.
Whole life policies.....	7	\$ 54,000
All other policies.....	20	116,233
Total.....	27	\$ 170,232

## THE METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOHN R. HEGEMAN. | Secretary—JAMES S. ROBERTS.  
Principal Office—Corner Madison Avenue and 23rd Street, New York City.  
Chief Agent in Canada—JOHN TILTON. | Head Office in Canada—Ottawa.  
(Incorporated June, 1866. Commenced business in Canada, November, 1872.)

### CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . \$ 2,000,000 00

### ASSETS IN CANADA.

Value of real estate in Canada held by company (office building, corner Metcalfe and Queen Sts., Ottawa, \$17,559.60; 39 St. John St., Quebec, \$37,298.95; building site, St. Laurent, near Montreal, \$300) . . . . . \$ 55,158 55  
Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens . . . . . 13,000 00  
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals. . . . . 64,152 22  
Premium obligations on Canadian policies in force. . . . . 7,671 83  
Stocks and bonds in deposit with the Receiver-General:—

	Par value.	Market value.
Dominion of Canada stock. . . . .	\$ 97,333 33	\$ 82,620 00
Canadian Northern Railway bonds . . . . .	372,299 99	379,745 99
City of Montreal gold bonds. . . . .	700,000 00	728,000 00
Town of Maisonneuve bonds. . . . .	50,000 00	52,000 00
Town of Salaberry, Valleyfield bonds . . . . .	50,000 00	48,062 00
Toronto bonds. . . . .	632,995 56	600,604 85
Province of Manitoba land drainage bonds. . . . .	414,000 00	422,280 00
"    "    government bonds. . . . .	186,000 00	189,720 00
"    New Brunswick bonds. . . . .	97,333 33	84,193 33
"    Quebec stock . . . . .	146,000 00	126,290 00
City of Winnipeg bonds. . . . .	110,000 00	111,100 00
City of Ottawa debentures. . . . .	214,000 00	216,520 00
Total par and market values. . . . .	\$ 3,069,962 21	\$ 3,041,136 17
Carried out at market value. . . . .		3,041,136 17
Interest due, \$370.72; accrued, \$14,762. . . . .		15,132 72
Rents due and accrued. . . . .		254 17
Gross premiums due and uncollected on Canadian policies in force. . . . .	\$ 47,542 72	
Gross deferred premiums on same. . . . .	88,564 19	
Total outstanding and deferred premiums. . . . .	\$ 136,106 91	
Deduct cost of collection at 20 per cent. . . . .		27,221 38
Net outstanding and deferred premiums . . . . .		108,885 53
Total assets in Canada. . . . .		\$ 3,305,391 19

## SESSIONAL PAPER No. 8

METROPOLITAN LIFE—*Continued.*

## LIABILITIES IN CANADA.

Amount computed to cover the net present value of all policies in force including reserve for reversionary additions.....	\$ 2,903,378 00
Reserve for annuities.....	7,604 00
<b>*Total net reinsurance reserve .....</b>	<b>\$ 2,910,982 00</b>
Present value of amounts not yet due on matured instalment policies..	479 00
Claims for death losses unadjusted but not resisted.....	\$ 3,596 00
" " resisted, in suit.....	500 00
" " not in suit.....	190 75
<b>Total claims unsettled.....</b>	<b>4,286 75</b>
Amount of dividends to Canadian policy-holders due and unpaid.....	449 81
Estimated amount of dividends apportioned to Canadian policy-holders, payable in 1906.....	28,528 91
Due on account of general expenses.....	8,413 79
Premiums paid in advance.....	7,497 39
Contingent dividend fund, intermediate branch.....	7,651 40
<b>Total liabilities in Canada.....</b>	<b>\$ 2,968,289 05</b>

## INCOME IN CANADA.

Premium income (ordinary—new, \$113,356.92; ordinary—renewal, \$297,623.33; industrial, \$947,362.44).....	\$ 1,358,342 69
Cash received for annuities.....	2,432 50
<b>Total net premium income .....</b>	<b>\$ 1,360,775 19</b>
Amount received for interest or dividends on stock, &c.....	109,574 51
Rents.....	4,400 33
<b>Total income in Canada.....</b>	<b>\$ 1,474,750 03</b>

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (ordinary, \$59,356; industrial \$170,117.81).....	\$ 229,473 81
Premium obligations used in payment of same (industrial).....	141 11
<b>Total net amount paid on account of death claims.....</b>	<b>\$ 229,614 92</b>
Net amount paid for endowment claims in Canada.....	2,466 85
Cash paid to annuitants.....	617 71
Cash paid for surrendered policies (ordinary, \$14,937.64; industrial, \$6,452.08).....	21,389 72
Cash dividends paid to Canadian policy-holders, or applied in payment of premiums (ordinary, \$8,146.15; industrial, \$9,624.67).....	17,770 82
<b>Total net amount paid to policy-holders in Canada....</b>	<b>\$ 271,860 02</b>
Cash paid for commission, salaries and other expenses of officials in Canada.....	499,761 84
Cash paid for licenses, taxes, fees or fines in Canada.....	14,420 27
<b>Total expenditure in Canada.....</b>	<b>\$ 786,042 13</b>

\* Reserve on policies issued prior to January 1, 1901, based on Combined Experience 4 per cent Tables and reserve on policies issued on and subsequent to January 1, 1901, based on American Experience 3½ per cent Tables.



5-6 EDWARD VII., A. 1906

METROPOLITAN LIFE—*Continued.*

## PREMIUM NOTE ON LIEN ACCOUNT.

Premium obligations on hand at beginning of year.....	\$	7,886 91
" received during the year .....		1,546 12
Total .....	\$	9,433 03
Deductions during the year, viz. :—		
Amount of obligations used in payment of claims.....	\$	141 11
" " used in purchase of surrendered policies .....		292 02
" " voided by lapse and transfer. ....		1,320 37
" " redeemed in cash.....		7 70
Total deductions .....		1,761 20
Balance, note assets at the end of the year.....	\$	7,671 83

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada—Ordinary, 4,796 ; industrial, 85,021 .....	89,817	
Amount of said policies—Ordinary.....	\$	3,587,343
" " Industrial.....		11,500,132
	\$	15,087,475 00
Number of policies become claims in Canada during the year— Ordinary, 92 ; industrial, 2,829 .....	2,921	
Amount of said claims—Ordinary.....	\$	59,100
" " Industrial.....		169,908
		229,008 00
Number of policies in force in Canada at date—Ordinary, 12,933 ; industrial, 232,631 .....	245,564	
Amount of said policies—Ordinary.....	\$	10,504,606
" " Industrial.....		27,961,922
Net in force December 31, 1905 .....		38,466,528 00
Number of life annuities in force in Canada at date .....	5	
Amount of annual payments thereunder.....		745 55

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

*Ordinary Policies.*

Policies in force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life.....	4,466	\$ 4,913,685		
Endowment.....	6,325	3,801,195		
Term and all other.....	26	182,500		
			10,815	\$ 8,897,380

New policies issued, and old policies revived, changed  
and increased :—

Whole life.....	2,311	\$ 2,394,666		
Endowment.....	4,353	2,350,802		
Term and all other.....	6	16,500		
			6,670	4,761,968

Policies transferred to Canada..... 70 42,069

Total .....	17,555	\$ 13,701,417
Deduct policies terminated .....	4,622	3,196,811

## SESSIONAL PAPER No. 8

METROPOLITAN LIFE—*Continued.*EXHIBIT OF POLICIES—*Concluded.*

## Policies in force at December 31, 1905 :—

	No.	Amount.	No.	Amount.
Whole life. ....	5,192	\$ 5,764,638		
Endowment. ....	7,713	4,563,468		
Term and all other. ....	28	176,500		
			12,933	\$ 10,504,606

*Industrial Policies.*

## In force at beginning of year :—

Whole life. ....	28,560	\$ 3,266,024		
Endowment. ....	181,294	22,407,210		
Term and all other. ....	4,215	88,247		
			214,069	\$ 25,761,481

## New policies issued and old policies revived, changed and increased :—

Whole life. ....	4,411	\$ 580,472		
Endowment. ....	82,286	10,951,026		
Term and all other. ....	438	9,170		
			87,135	11,540,668

Total. ....			301,204	\$ 37,302,149
Deduct policies terminated. ....			68,573	9,340,227

## In force at December 31, 1905 :—

Whole life. ....	28,897	\$ 3,376,430		
Endowment. ....	199,136	24,489,717		
Term and all other. ....	4,598	95,775		
			232,631	\$ 27,961,922

## DETAILS OF TERMINATIONS.

	Ordinary.		Industrial.	
	No.	Amount.	No.	Amount.
Terminated by death. ....	91	\$ 59,356	2,834	\$ 170,259
" maturity. ....	4	2,244		
" expiry. ....			10	233
" surrender. ....	277	237,276	2,974	381,683
" lapse. ....	2,381	1,700,654	62,081	8,617,183
Policies not taken. ....	1,868	1,196,261		
Policies transferred from Canada. ....	1	1,020	674	170,869
Total. ....	4,622	\$ 3,196,811	68,573	\$ 9,340,227

Industrial policies.—Number of policies and amounts in force in Canada on December 31, 1905, as per ages grouped as under :—

	No. of lives.	Amount insured.
Ages, 5 years and under. ....	37,631	\$ 4,611,715 00
Ages between 5 and 10 years. ....	36,288	4,247,025 00

Industrial policies.—Number and amount of claims paid in Canada during 1905 as per ages grouped as under :—

	No. of lives.	Amount paid.
Ages, 5 years and under. ....	755	\$ 12,800 20
Ages between 5 and 10 years. ....	180	8,905 74

5-6 EDWARD VII., A. 1906

METROPOLITAN LIFE—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Total premium income. ....	\$54,758,537 70
Consideration for supplementary contracts not involving life contingencies. ....	2,450 00
Received for interest and dividends. ....	5,011,403 40
Received for rent. ....	923,175 72
Profit on sales or maturity of ledger assets. ....	818,326 58
Deposits of agents in lieu of bonds. ....	17,695 09
Total income. ....	<u>\$ 61,531,588 49</u>

## DISBURSEMENTS DURING THE YEAR.

Total net amount paid for losses and matured endowments. ....	\$ 15,395,043 43
For annuities involving life contingencies. ....	98,451 63
Premium notes voided by lapse. ....	28,649 19
Surrender values paid in cash. ....	693,567 92
Surrender values applied to pay new and renewal premiums. ....	103,421 42
Dividends paid policy-holders in cash. ....	133,777 35
Dividends applied to pay renewal premiums. ....	890,371 67
Dividends applied to purchase paid-up additions and annuities. ....	44,768 13
Paid for claims on supplementary contracts not involving life contingencies. ....	13,404 85
Cash paid to stockholders for interest or dividends. ....	140,000 00
Commission and bonuses to agents. ....	7,932,170 93
Salaries and allowances for agencies including managers, agents and clerks. ....	3,855,451 63
Commuting commissions. ....	1,536,296 90
Rents, including \$410,387.75 for company's own occupancy. ....	741,814 38
Advertising, printing and stationery and postage. ....	613,023 68
Taxes, licenses and insurance department fees. ....	809,652 24
Salaries and all other compensation of officers and home office employees. ....	2,159,206 86
Legal expenses. ....	89,584 66
Agency supervision, travelling and other agency expenses. ....	620,743 23
Medical examiners' fees and inspection of risks. ....	914,825 45
Sundry expenses. ....	891,175 60
Charged off real estate to cover possible depreciation. ....	500,000 00
Total disbursements. ....	<u>\$ 38,205,401 15</u>

## LEDGER ASSETS.

Book value of real estate unencumbered. ....	\$ 17,495,905 30
Loans on bonds and mortgages, first liens on real estate. ....	38,062,610 75
Loans secured by pledge of bonds, stocks or other collaterals. ....	3,747,285 50
Loans to policy-holders on the company's policies assigned as collateral. ....	2,982,199 81
Premium notes on policies in force. ....	721,354 69
Book value of stocks and bonds owned. ....	79,305,667 72
Deposited in trust companies and banks on interest. ....	3,718,655 48
Cash on hand and in banks. ....	465,256 68
Agents' debit balances. ....	27,442 85

Total net ledger assets ..... \$146,526,378 78

SESSIONAL PAPER No. 8

METROPOLITAN LIFE—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued. ....	\$ 1,222,001 43
Rents due and accrued. ....	14,430 72
Market value of bonds and stocks over book value. ....	323,809 46
Net amount of uncollected and deferred premiums. ....	3,826,755 63
All other assets. ....	33,507 48
Gross assets. ....	\$151,946,883 50
Deduct items not admitted. ....	283,406 21
Total admitted assets. ....	\$151,663,477 29

## LIABILITIES.

*Net reinsurance reserve. ....	\$131,501,018 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies. ....	50,218 00
Liability upon policies cancelled upon which a surrender value may be demanded. ....	75,093 75
Total unsettled claims. ....	288,548 29
Unpaid dividends or surplus or other profits due policy-holders. ....	1,370,408 92
Premiums paid in advance, including surrender values so applied. ....	277,349 49
Special reserves. ....	1,204,278 00
Agents' deposits in lieu of bonds. ....	214,331 16
Due and accrued on account of salaries, rent, &c. ....	200,884 24
Contingent dividend fund intermediate branch. ....	299,768 48
Capital stock. ....	2,000,000 00
Unassigned funds (surplus). ....	14,181,578 96
Total liabilities. ....	\$151,663,477 29

## EXHIBIT OF POLICIES.

*Ordinary Policies.*

	No.	Amount.
Number of new policies issued during the year. ....	171,504	
Amount of said policies. ....		\$124,935,451 00
Number of policies terminated during the year. ....	123,371	
Total amount terminated. ....		88,659,555 00
Number of policies in force at date. ....	477,547	
Net amount of said policies. ....		388,585,457 00

*Industrial Policies.*

Number of new policies issued and old policies revived. ....	1,940,721	
Amount of said policies. ....		\$323,547,732 00
Number of policies terminated during the year. ....	1,436,292	
Total amount terminated. ....		243,512,649 00
Number of industrial policies in force at date. ....	8,119,158	
Amount of said policies. ....		1,207,924,312 00

\*Computed according to the Combined and American Experience Tables of Mortality, with 4 and 3½ per cent interest.

## THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—ROBERT MELVIN.  
Secretary—W. H. RIDDELL.

Manager and Chief Agent—  
GEO. WEGENAST  
Head Office—Waterloo.

(Incorporated in 1869 by Act of the Legislature of the Province of Ontario, 32 Vic., cap. 17; amended in 1874 by 37 Vic., cap. 86. Incorporated in 1878 by Act of the Parliament of the Dominion of Canada, 41 Vic., cap. 33; amended in 1889 by 52 Vic., cap. 96, in 1894 by 57-58 Vic., cap. 123; in 1900 by 63 Vic., cap. 112, and in 1903 by 3 Edward VII., cap. 159. Commenced business in Canada in 1870.)

## NO CAPITAL STOCK.

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (unencumbered) held by the company . . . . .	\$	56,281 08
Amounts secured by way of loans on real estate, by bond or mortgage, first liens . . . . .		4,261,273 86
Amount of loans as above on which interest has been overdue for one year or more previous to statement . . . . .	\$	19,345 00
Amounts secured by way of loans on real estate, by bond or mortgage, second liens . . . . .		4,260 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals . . . . .		988,670 39
Premium obligations on policies in force . . . . .		28,810 60
Bonds owned by the company, viz. :—		

*Deposited with the Receiver General.*

	Par value.	Account value.
Town of Ingersoll bonds . . . . .	\$ 32,000 00	\$ 32,139 20
Town of Listowel bonds . . . . .	41,000 00	41,452 17
Town of Georgetown bonds . . . . .	35,500 00	36,906 31
	<u>\$ 108,500 00</u>	<u>\$ 110,497 68</u>

*In possession of the Company.*

City—	Par value.	Account value.
Windsor . . . . .	\$ 53,328 37	\$ 54,268 06
Winnipeg . . . . .	100,000 00	100,401 27
Belleville . . . . .	30,000 00	31,390 84
Hull, Que. . . . .	23,500 00	24,589 53
Vancouver, B.C. . . . .	10,000 00	10,000 00
Chatham . . . . .	4,149 56	4,251 95
Moncton, N.B. . . . .	26,000 00	26,924 61
Victoria, B.C. . . . .	85,000 00	86,351 87
St. Thomas . . . . .	12,436 04	12,539 22
Calgary, N.W.T. . . . .	50,000 00	49,065 27
Guelph . . . . .	48,000 00	49,088 98
Valleyfield . . . . .	10,000 00	10,926 30
Regina . . . . .	51,000 00	51,000 00
Halifax . . . . .	2,000 00	2,040 84
	<u>\$ 505,413 97</u>	<u>\$ 512,838 74</u>

## SESSIONAL PAPER No. 8

MUTUAL LIFE OF CANADA—*Continued.**In possession of the Company—Concluded.*

Town—	Par value.	Account value.
Waterloo.....	\$ 101,663 43	\$ 103,359 26
Ridgetown.....	29,415 13	30,420 55
Thorold.....	247 86	241 41
Warton.....	6,081 76	6,194 46
Parkhill.....	5,200 00	5,285 24
Milton.....	13,410 31	13,902 70
Berlin.....	186,357 68	188,486 82
Dunnville.....	2,572 40	2,655 07
Alliston.....	11,350 00	11,574 09
Goderich.....	77,731 37	78,220 71
Hespeler.....	19,058 25	19,125 40
Preston.....	4,948 16	5,178 84
Niagara Falls.....	16,809 76	17,319 51
Leamington.....	6,411 22	6,711 18
Mitchell.....	15,676 91	15,676 91
Simcoe.....	7,604 25	7,910 25
New Market.....	8,424 03	8,681 44
Edmonton, N. W. T.....	18,630 00	19,224 61
Almonte.....	5,400 00	5,742 12
Ingersoll.....	4,863 96	4,885 12
Prince Albert, N. W. T.....	11,500 00	12,467 25
Meaford.....	65,558 13	68,849 01
Sandwich.....	3,336 14	3,650 51
Oshawa.....	2,395 79	2,503 05
Tilsonburg.....	8,000 00	8,680 45
Mt. Forest.....	60,222 22	61,579 35
Walkerville.....	54,766 05	55,744 96
Minnedosa, Man.....	850 00	775 63
Harrison.....	21,157 16	21,412 21
Collingwood.....	17,342 57	18,391 26
Brockville.....	22,000 00	22,473 95
Owen Sound.....	23,441 43	26,470 14
Campbellton, N. B.....	50,000 00	51,077 37
Fort William.....	13,000 00	13,614 70
Cobourg.....	50,000 00	52,631 79
St. Marys.....	59,969 98	61,058 34
Prescott.....	13,226 00	13,226 00
Paris.....	34,045 20	34,285 59
Farnham, Que.....	30,000 00	32,284 20
St. Louis, Que.....	50,000 00	50,590 91
Lethbridge, N. W. T.....	53,600 00	55,082 02
St. Jerome, Que.....	32,443 28	33,089 73
Maisonneuve, Que.....	40,000 00	40,900 78
Thessalon.....	5,715 19	5,715 19
St. Henri, Que.....	50,000 00	55,218 98
Renfrew.....	7,589 76	7,589 76
Hawkesbury.....	24,090 65	24,090 65
Smith's Falls.....	22,379 34	22,379 34
Arthabaska, Que.....	24,499 68	24,499 68
Yorkton.....	15,300 00	15,435 03
Richmond.....	23,541 16	24,376 92
Portage la Prairie.....	14,559 42	14,559 42
Lachine.....	25,000 00	23,911 65
Fraserville.....	40,000 00	39,358 00
Moose Jaw.....	35,000 00	36,915 28
Medicine Hat.....	24,600 00	25,529 62
St. Hyacinthe.....	10,000 00	10,000 00
Drummondville.....	7,583 47	8,056 43
Southampton.....	13,105 62	13,294 03
	<hr/>	<hr/>
	\$ 1,601,674 72	\$ 1,642,564 87
Village—		
Blyth.....	\$ 19,291 58	\$ 19,354 71
Merritton.....	13,661 30	13,881 89
Lucan.....	2,000 00	2,016 00
Elmira.....	11,037 93	11,199 91
Exeter.....	5,186 30	5,285 61
Tottenham.....	2,152 98	2,171 26
Ottawa East.....	1,520 74	1,559 30
Beamsville.....	10,220 00	11,106 89
Markham.....	6,266 27	6,266 27
Milverton.....	3,868 00	3,868 00
New Hamburg.....	4,288 75	4,293 12

5-6 EDWARD VII., A. 1906

MUTUAL LIFE OF CANADA—*Continued.**In possession of the Company—Concluded.*

Village— <i>Concluded.</i>		Par value.	Account value.
Port Elgin.....	\$	6,913 03	\$ 7,180 95
Drayton.....		16,054 56	16,038 58
Acton.....		15,070 99	15,130 51
Shelburne.....		7,495 38	7,898 19
Caledonia.....		2,000 00	2,000 00
Markdale.....		5,957 01	5,957 01
Grand Valley.....		4,944 69	4,944 69
Wroxeter.....		3,300 00	3,282 25
	\$	141,229 51	\$ 143,435 14
County—			
Antigonish, N. S.....	\$	6,000 00	\$ 6,384 74
Township—			
Wilmot.....	\$	1,026 42	\$ 1,050 02
Springer.....		1,999 62	2,053 08
Jocelyn.....		600 00	627 93
Hallam.....		2,591 36	2,678 81
Caldwell.....		192 56	194 03
Waterloo.....		5,454 00	5,535 90
Charlottenburg.....		3,028 61	3,091 22
West Luther.....		474 94	474 94
Springbank, Man.....		10,000 00	10,359 78
Grey.....		13,064 25	13,023 78
Huntley.....		8,000 00	8,000 00
	\$	46,431 76	\$ 47,089 49
School—			
Galt, R. C.....	\$	2,200 00	\$ 2,200 00
Waterloo, R. C.....		4,243 84	4,249 06
Battleford, N. W. T.....		200 00	207 17
Berlin, R. C.....		8,333 74	8,333 74
Toronto, R. C.....		50,000 00	52,432 57
New Germany, R. C.....		684 30	684 30
Rockland, R. C.....		3,177 17	3,177 17
Beddington, N. W. T.....		200 00	200 00
Woolwich.....		3,872 49	3,872 49
Brandon.....		35,000 00	35,638 73
Elm Creek District.....		10,000 00	10,606 00
	\$	117,911 54	\$ 121,601 23
Miscellaneous First Mortgage Bonds—			
Toronto Street Railway.....	\$	137,733 32	\$ 143,291 40
Bell Telephone.....		25,000 00	27,688 94
Hamilton Street Railway.....		15,000 00	15,546 95
Canadian Northern Railway (guaranteed by Province of Manitoba).....		149,893 34	152,692 48
Canadian Northern Railway—Land Grant Bonds.....		100,000 00	98,997 76
Toronto Electric Light Co.....		50,000 00	50,000 00
Manitoba Drainage.....		101,000 00	101,972 05
Ontario Government Annuities.....		22,995 62	23,414 42
Winnipeg Electric Railway.....		45,000 00	47,386 00
	\$	646,622 28	\$ 660,990 00
Summary—			
City.....	\$	505,413 97	\$ 512,838 74
Town.....		1,601,674 72	1,642,564 87
Village.....		141,229 51	143,435 14
County.....		6,000 00	6,384 74
Township.....		46,431 76	47,089 49
School.....		117,911 54	121,601 23
Miscellaneous bonds.....		646,622 28	660,990 00
Total in possession of company....	\$	3,065,283 78	\$ 3,134,904 21
Total par and account values.....	\$	3,173,783 78	\$ 3,245,401 89

## SESSIONAL PAPER No. 8

MUTUAL LIFE OF CANADA—*Continued.*ASSETS—*Concluded.*

Carried out at account value.....	\$ 3,245,401 89
Cash at head office.....	4,230 23

## Cash in banks, viz:—

Molsons Bank, Waterloo, current account .....	\$ 44,943 83
Canadian Bank of Commerce " .....	20,412 76
Bank of Hamilton " .....	26,094 61
Union Bank " .....	6,279 17
Molsons Bank, deposit receipt account.....	100,000 00
Bank of Hamilton " .....	60,000 00

Total cash in banks .....	257,730 37
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Total ledger assets.....	\$8,846,658 42
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## OTHER ASSETS.

Interest due.....	\$ 16,179 93
Interest accrued .....	160,975 52

Total interest .....	177,155 45
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Rents due, \$138 ; accrued, \$19.20.....	157 20
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Net amount of uncollected and deferred premiums: on new business, \$13,073.35 ; on renewals, \$259,047.73.....	272,121 08
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Total assets .....	\$ 9,296,092 15
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## LIABILITIES.

* Amount computed to cover the net present value of all policies in force.....	\$ 8,102,869 76
Reserve for premium reductions .....	40,255 07
" annuities certain .....	7,824 74
" life annuities.....	84,464 28

Total.....	\$ 8,235,413 85
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Deduct value of policies reinsured in other companies.....	25,350 61
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Net reinsurance reserve.....	\$ 8,210,064 24
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Present value of amounts not yet due on matured instalment policies..	35,654 98
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Claims for death losses unadjusted but not resisted.....	\$ 64,680 00
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Net amount of death claims outstanding .....	64,680 00
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Premiums paid in advance .....	14,378 42
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Liability on lapsed policies subject to surrender privileges.....	2,400 31
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Due on account of medical fees .....	5,883 50
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Accrued for rents.....	805 33
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Credit ledger balances.....	10,224 25
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Total liabilities.....	\$ 8,344,091 03
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Surplus on policy-holders' account .....	\$ 952,001 12
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\* Reserve based as follows :—For assurances and temporary annuities the Actuaries' Table with 4 p.c. interest for business dated prior to 1900, H.M. 3½ p.c. for business dated 1900-2 and H.M. 3 p.c. for business subsequent to 1902. For life annuities, the British Government Annuity Tables, with the same rates of interest as those specified above.



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MUTUAL LIFE OF CANADA—*Continued.*

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 1,470,211 03
Premium obligations taken in part payment of premiums.....	1,969 31
Premiums paid by dividends.....	70,789 22
Cash received for annuities.....	14,759 00
<b>Total.....</b>	<b>\$ 1,557,728 56</b>
Deduct premiums paid to other companies for reinsurance. ....	10,222 11
Net premium income (new, \$248,543.09 ; renewal, \$1,298,963.36).....	\$ 1,547,506 45
Amount received for interest .....	405,687 34
Amount received for rents.....	1,876 60
Profit on sale of real estate.....	1,448 52
<b>Total income .....</b>	<b>\$ 1,956,518 91</b>

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 229,382 39
Premium obligations used in payment of same.....	195 21
Payments on matured instalment policies.....	2,346 50
<b>Total net amount paid for death claims .....</b>	<b>\$ 231,924 10</b>
Cash paid for matured endowments.....	\$ 157,103 99
Premium obligations used in payment of same.....	2,346 01
<b>Total amount paid for matured endowments.....</b>	<b>159,450 00</b>
<b>Total net amount paid for death claims and matured endowments....</b>	<b>\$ 391,374 10</b>
Cash paid to annuitants.....	9,422 56
Paid for surrendered policies.....	64,188 68
Cash dividends paid to policy-holders .....	8,844 89
Cash dividends applied in payment of premium obligations and interest	8,294 74
Cash dividends applied in payment of premiums .....	70,789 22
<b>Total amount paid to policy-holders.....</b>	<b>\$ 552,914 19</b>
Cash paid for commission, salaries and other expenses of officials.....	270,473 88
Cash paid for taxes, licenses, fees or fines.....	12,993 81
All other expenses, viz.:—Medical examinations, \$15,005.12 ; books and stationery, \$2,095.23 ; rents, \$7,071.95 ; telegraph and telephone, \$666.60 ; postage, \$1,434.61 ; printing, \$6,285.84 ; advertising, \$7,156.82 ; travelling expenses, \$2,761.23 ; office furnishings, \$2,454.98 ; incidentals, \$5,387.92 ; Insurance Department, \$613.45 ; solicitor's fees, \$728.13 ; auditors, \$1,300 ; commission on loans, inspection, &c., \$12,062.19 ; written off agents' balances, \$1,364.53 .....	66,388 60
<b>Total expenditure .....</b>	<b>\$ 902,770 48</b>

## PREMIUM NOTE ACCOUNT.

Premium obligations at hand at commencement of year .....	\$ 31,161 25
" received during the year .....	1,969 31
<b>Total. ....</b>	<b>\$ 33,130 56</b>

## SESSIONAL PAPER No. 8

MUTUAL LIFE OF CANADA—*Continued.*PREMIUM NOTE ACCOUNT—*Concluded.*

Deductions during the year, viz. :—

Premium obligations used in payment of claims.....	\$ 2,541 22	
" " used in purchase of surrendered policies.....	640 92	
" " used in payment of dividends to policy-holders..	931 93	
" " redeemed in cash.....	205 89	
Total deductions .....		4,319 96
Balance, note assets at end of year.....	\$ 28,810 60	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904,.....	\$ 7,782,840 39	
Amount of income as above .....	1,956,518 91	
Total .....	\$ 9,739,359 30	
Amount of expenditure as above.....	\$ 902,770 48	
Amount written off ledger assets not included in expenditure.....	154 65	
Total .....	\$ 902,925 13	
Balance, net ledger assets at December 31, 1905.....	\$ 8,836,434 17	

## MISCELLANEOUS.

Number of new policies reported during the year as taken.....	3,525	
Amount of said policies.....	\$ 5,734,187 00	
Amount of said policies reinsured in other companies.....	55,000 00	
Number of policies become claims during the year (including matured endowments).....	316	
Amount of said claims .....	430,664 00	
Number of policies in force at date.....	29,788	
Amount of said policies.....	\$ 44,197,954 58	
Amount of said policies reinsured in other companies, including \$341.25 bonus additions.....	260,666 25	
Net amount in force at December 31, 1905.....	43,937,288 33	
Number of life annuities in force at December 31, 1905 .....	33	
Amount of annual payments thereunder.....	8,510 61	

## EXHIBIT OF POLICIES.

Policies in force at December 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life policies .....	16,910	\$ 25,044,628 38		
Endowment policies.....	10,180	14,028,342 20		
All other policies.....	652	1,404,000 00		
Total.....		27,742	\$40,476,970 58	

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MUTUAL LIFE OF CANADA—*Continued.*EXHIBIT OF POLICIES—*Concluded.*

## New policies issued :—

	No.	Amount.	No.	Amount.
Whole life policies.....	2,190	3,724,568 00		
Endowment policies.....	1,345	2,042,131 00		
All other policies.....	101	243,500 00		
Total.....			3,636	\$ 6,010,199 00
Old policies revived.....			44	57,029 00
Old policies changed and increased.....			3	4,377 00
Total.....			31,425	\$46,548,575 58
Deduct policies which have ceased to be in force.....			1,637	2,350,621 00

## Policies in force at December 31, 1905 :—

	No.	Amount.
Whole life policies.....	18,273	\$ 27,621,341 38
Endowment policies.....	10,879	15,167,113 20
All other policies.....	636	1,409,500 00
Total.....		29,788 \$44,197,954 58

## Policies reinsured :—

	No.	Amount.
Whole life policies.....	22	\$ 139,825 00
Endowment policies.....	6	40,000 00
All other policies.....	14	80,500 00
Bonus.....		341 25
Total.....	42	\$ 260,666 25

## DETAILS OF POLICIES TERMINATED DURING THE YEAR 1905.

	No.	Amount.
1. By death.....	195	\$ 271,214 00
2. By maturity.....	121	159,450 00
3. By expiry.....	24	62,500 00
4. By surrender.....	276	433,886 00
5. By lapse.....	888	1,131,116 00
6. By change and decrease.....		37,955 00
7. By not being taken.....	133	254,500 00
Total terminated.....		1,637 \$2,350,621 00

## BUSINESS DONE OUTSIDE OF CANADA.

*(Included in above Statement.)*

## ASSETS OUTSIDE OF CANADA.

Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	\$	588 90
Net amount of outstanding and deferred premiums on new policies, \$188.28; on renewals, \$951.16.....		1,139 44
Total assets outside of Canada.....	\$	1,728 34

## LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of policies in force.....	\$	30,957 00
Reserve for premium reductions.....		212 99
Total net reinsurance reserve.....	\$	31,169 99
Due on account of medical fees.....		117 00
Total liabilities outside of Canada.....	\$	31,286 99

## SESSIONAL PAPER No. 8

MUTUAL LIFE OF CANADA—*Concluded.*

## PREMIUM INCOME—OUTSIDE OF CANADA.

Cash received for premiums.....	\$	11,802 61
Premiums paid by dividends.....		76 00
Total premium income (new, \$2,423.96; renewal, \$9,454.65)	\$	<u>11,878 61</u>

## PAYMENTS TO POLICY-HOLDERS—OUTSIDE OF CANADA.

Cash paid for death losses..	\$	2,308 00
Cash dividends applied in payment of premiums.....		76 00
Total paid to policy-holders.....	\$	<u>2,384 00</u>

## MISCELLANEOUS—OUTSIDE OF CANADA.

Number of policies reported during the year as taken.....	33	
Amount of same.....	\$	53,000 00
Number of policies in force in other countries at Dec. 31, 1905.	182	
Amount of same.....		<u>299,000 00</u>

## EXHIBIT OF POLICIES OUTSIDE OF CANADA.

## Policies in force at December 31, 1904:—

	No.	Amount.	No.	Amount.
Whole life policies.....	67	\$ 113,500		
Endowment policies.....	82	129,960		
			149	\$ 243,460 00

## New policies issued:—

	No.	Amount.		
Whole life policies.....	17	\$ 23,000		
Endowment policies.....	24	42,000		
			41	65,000 00

Total.....	190	\$ 308,460 00
Deduct policies which have ceased to be in force.....	8	9,460 00

## Policies outstanding at December 31, 1905:—

	No.	Amount.		
Whole life policies.....	82	\$ 134,500		
Endowment policies.....	100	164,500		
			182	\$ 299,000 00

## Number and amount of policies terminated during the year, outside of Canada, viz:—

	No.	Amount.		
1. By death.....	1	\$ 2,460		
2. By surrender.....	2	2,000		
3. By lapse.....	3	3,000		
4. By not being taken.....	2	2,000		
Total.....			8	\$ 9,460 00

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## THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—CHARLES A. PEABODY. | Secretaries— { Wm. J. EASTON,  
 | GRANVILLE M. WHITE.

Principal Office—32 Nassau Street, New York City.

Chief Agent in Canada—FAYETTE BROWN. | Head Office in Canada—Montreal.

(Incorporated, April 12, 1842. Commenced business in Canada, September 1, 1885)

*No Capital.*

## ASSETS IN CANADA.

Amount of loans to Canadian policy-holders on the company's policies assigned as collateral. . . . . \$ 646,019 02

Bonds, &c., in deposit with Receiver General:—

	Par value.	Book value.	Market value.
Manitoba and South-Eastern Railway 4 per cent bonds . . . . .	\$ 149,893 33	\$ 148,406 04	\$ 148,406 04
Province of Nova Scotia 4 per cent bonds . . . . .	400,000 00	406,890 00	400,000 00
Province of New Brunswick 4 per cent bonds . . . . .	219,000 00	219,198 00	219,000 00
Province of Manitoba 4 per cent bonds . . . . .	200,000 00	222,760 00	200,000 00
City of Montreal stock and bonds . . . . .	965,000 00	992,169 50	928,496 71
City of Ottawa 5 per cent bonds . . . . .	40,000 00	40,724 00	40,724 00
City of Guelph 5 per cent bonds . . . . .	124,333 33	128,849 88	134,095 34
City of Toronto 4 per cent bonds . . . . .	261,000 00	261,044 60	261,000 00

Total par, book and market values \$ 2,359,226 66 \$ 2,420,042 02 \$ 2,331,722 09

Carried out at market value. . . . . 2,331,722 09

In deposit with Canadian trustees under the Insurance Act:—

	Par value.	Book value.	Market value.
Guaranty Trust Company of New York stock . . . . .	\$ 300,000 00	\$ 439,140 00	\$ 1,650,000 00
United States Mortgage and Trust Co. of New York stock . . . . .	300,000 00	465,300 00	1,350,000 00
National Bank of Commerce stock . . . . .	675,000 00	830,772 50	1,316,250 00
Cleveland and Pittsburg stock . . . . .	200,000 00	211,540 00	211,540 00

Total par, book and market values \$ 1,475,000 00 \$ 1,946,752 50 \$ 4,527,790 00

Carried out at market value. . . . . 4,527,790 00

Cash in Bank of Montreal . . . . . 184,483 00

Gross premiums due and uncollected on Canadian policies in force. . . . \$ 90,768 00

Gross deferred premiums on same. . . . . 50,382 00

Total outstanding and deferred premiums . . . . . \$ 141,150 00

Deduct cost of collection at 20 per cent. . . . . 28,230 00

Net outstanding and deferred premiums . . . . . 112,920 00

Total assets in Canada . . . . . \$ 7,802,934 11

## SESSIONAL PAPER No. 8

MUTUAL LIFE OF NEW YORK— *Continued.*

## LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all outstanding policies in Canada .....	\$ 6,923,983 00
Reserve for reversionary additions and premium reductions .....	205,330 00
Reserve for life annuities .....	219,307 00
Total net reinsurance reserve .....	\$ 7,348,620 00
Present value of amounts not yet due on matured instalment policies ..	39,618 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies .....	36,099 00
Claims for death losses due and unpaid .....	35,774 00
Claims for matured endowments due and unpaid .....	6,485 00
Annuity claims due and unpaid .....	1,090 00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid .....	8,348 52
Total liabilities in Canada .....	<u>\$ 7,476,034 52</u>

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada .....	\$ 1,154,197 06
Premiums paid by dividends .....	5,696 64
Amount received for annuities .....	4,507 78
Total premium income, (new, \$147,597.10 ; renewal, \$1,016,804.38) .....	\$ 1,164,401 48
Amount received for interest and dividends .....	286,460 29
Total income in Canada ..	<u>\$ 1,450,861 77</u>

## EXPENDITURE IN CANADA.

Total cash paid during the year for death claims in Canada .....	\$ 465,034 03
Payments on matured endowments in Canada .....	134,871 00
Total payments on account of death claims and matured endowments .....	\$ 599,905 03
Amount paid to annuitants .....	26,815 35
Cash paid for surrendered policies .....	111,706 42
Cash dividends paid to Canadian policy-holders .....	30,379 84
Cash dividends applied in payment of premiums in Canada .....	5,696 64
Total amount paid to policy-holders .....	\$ 774,503 28
Cash paid for commissions, salaries, &c., in Canada .....	159,416 84
Licenses or taxes .....	8,787 69
All other expenditure, viz.:—Medical fees, \$14,830.47 ; duty and freight, \$2,738.82 ; advertising and stationery, \$1,611.50 ; postage and telegrams, \$3,699.28 ; rents, \$3,016 ; office expenses and sundries, \$5,104.92 .....	31,000 99
Total expenditure in Canada .....	<u>\$ 973,708 80</u>

\* Based on the Combined Experience Table, with 4 per cent interest for policies issued previous to Jan. 1, 1898, and on the American Experience Table with  $3\frac{1}{2}$  per cent interest for policies issued since that date.

MUTUAL LIFE OF NEW YORK—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada .....	2,687	
Amount of said policies .....	\$ 3,909,181	00
Number of policies become claims in Canada during the year ....	233	
Amount of said claims .....	624,823	00
Number of policies in force in Canada at date .....	16,402	
Amount of said policies.....	\$ 31,315,368	
Bonus additions .....	314,402	
Net amount in force, December 31, 1905 .....	31,629,770	00
Number of life annuities in force in Canada at Dec. 31, 1905.....	75	
Amount of annual payments thereunder.....	27,487	85

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies.....	12,388	\$ 24,135,791		
Endowment .....	3,200	5,525,226		
Term and other.....	94	969,116		
Bonus additions.....		327,046		
			15,682	\$ 30,957,179 00

New policies issued :

	No.	Amount.		
Whole life .....	2,047	\$ 2,920,182		
Endowment .....	369	633,192		
Term and other.....	43	147,173		
Bonus additions.....		21,178		
			2,459	3,721,725 00

Old policies revived .....	135	185,256 00
Old policies changed and increased .....		2,000 00

Total .....	18,276	\$ 34,866,160 00
Deduct terminated .....	1,867	3,236,700 00

In force at end of year:—

	No.	Amount.		
Whole life.....	13,059	\$ 24,683,352		
Endowment .....	3,231	5,591,391		
Term and other.....	119	1,040,315		
Bonus additions.....		314,402		
			16,409	\$ 31,629,460 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonuses, \$17,005) .....	171	\$ 496,454
" maturity (including bonuses, \$12,563).....	62	140,822
" expiry.....	12	35,044
" surrender (including bonuses, \$4,163) .....	256	683,827
" lapse (including bonuses, \$91) .....	1,366	1,854,294
" decrease.....		26,259
Total (including bonuses, \$33,822) .....	1,867	\$ 3,236,700

## SESSIONAL PAPER No. 8

MUTUAL LIFE OF NEW YORK—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Total premium and annuity income. . . . .	\$ 62,978,215	57
Consideration for supplementary contracts not involving life contingencies . . . . .	308,294	39
Received for interest and dividends . . . . .	17,630,343	51
Received for rents . . . . .	1,726,027	01
Profit on sale or maturity of ledger assets . . . . .	2,345,536	33
Cash inadvertently charged as expense prior to 1905, \$25,000; over-payments, ledger credits to individuals, \$51,576.07. . . . .	76,576	07
Total income . . . . .	\$ 85,064,992	88

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses and matured endowments. . . . .	\$ 25,554,828	91
Cash paid to annuitants. . . . .	2,627,882	97
Dividends paid policy-holders in cash . . . . .	1,522,570	10
Dividends applied to pay renewal premiums . . . . .	42,890	08
Dividends applied to purchase paid-up additions and annuities . . . . .	1,192,543	81
Paid for claims on supplementary contracts not involving life contingencies . . . . .	176,364	94
Surrender values paid in cash . . . . .	4,012,366	87
Surrender values applied to pay new and renewal premiums . . . . .	513,737	79
Commissions and bonuses to agents. . . . .	6,986,721	42
Commuting renewal commissions. . . . .	78,716	16
Salaries and allowances for agencies, including managers, agents and clerks . . . . .	2,009,650	90
Agency expenses and travelling. . . . .	244,130	32
Medical examiners' fees and inspection of risks . . . . .	787,566	38
Salaries and other compensation of officers and home office employees, not medical. . . . .	1,189,417	16
Taxes, licenses and Insurance Department fees . . . . .	1,113,453	11
Rent . . . . .	645,945	20
Cash paid for advertising . . . . .	309,208	38
Cash paid for printing and stationery. . . . .	503,508	97
Cash paid for postage. . . . .	218,313	93
Loss on sale or maturity of ledger assets and on policy settlements. . . . .	3,902	41
Legal expenses . . . . .	302,248	00
Furniture, fixtures, safes and repairs. . . . .	717,932	68
Real estate valuation adjustments. . . . .	5,000,000	00
All other disbursements . . . . .	219,066	78
Total disbursements . . . . .	\$ 55,972,967	27

## LEDGER ASSETS.

Book value of real estate unencumbered. . . . .	\$ 31,014,858	51
Mortgage loans, first liens on real estate. . . . .	109,771,163	16
Loans secured by pledge of bonds, stocks or other collateral. . . . .	18,195,000	00
Loans on the company's policies . . . . .	28,198,278	84
Book value of stocks and bonds owned . . . . .	239,986,702	05
Deposited in trust companies and banks on interest . . . . .	8,945,983	91
Cash on hand and in banks (not at interest) . . . . .	324,529	17
Agents' debit balances and suspense account . . . . .	948,825	70
Total ledger assets . . . . .	\$437,385,341	34



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MUTUAL LIFE OF NEW YORK—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued .....	\$ 3,401,141 66
Rents due and accrued .....	180,834 95
Market value of stocks and bonds over book value .....	25,315,165 33
Net amount of uncollected and deferred premiums .....	5,527,508 32
Gross assets .....	<u>\$471,809,991 60</u>
Deduct assets not admitted .....	948,825 70
Total admitted assets .....	<u><u>\$470,861,165 90</u></u>

## LIABILITIES.

*Net reinsurance reserve .....	\$387,044,190 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies .....	1,466,513 31
Due and unpaid on supplementary contracts not involving life contingencies .....	2,738 46
Total policy claims .....	2,536,202 98
Liability on cancelled policies .....	9,091 57
Dividends or other profits due policy-holders .....	165,627 72
Premiums and interest paid in advance, including surrender values so applied .....	1,216,337 43
Salaries, rents, office expenses, accounts, &c., due and accrued .....	152,857 63
Reserve for Contingent Guarantee Fund .....	75,417,606 80
Surplus to be apportioned in 1906 .....	2,850,000 00
Total liabilities on policy-holders' account .....	<u><u>\$470,861,165 90</u></u>

## EXHIBIT OF POLICIES.

Number of new policies issued during the year .....	88,067
Amount of said policies .....	\$181,662,643 00
Number of policies terminated .....	59,194
Amount of said policies .....	141,327,354 00
Number of policies in force at date .....	689,321
Amount of policies in force (including bonus additions) .....	<u><u>1,589,549,468 00</u></u>

\* Computed according to the Actuaries' Table of Mortality, with 4 per cent interest, for policies issued before January 1, 1898, and on the American Table, with 3½ per cent interest, for policies issued on and after that date.

SESSIONAL PAPER No. 8

## \*THE MUTUAL RESERVE LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—FREDERICK A. BURNHAM.

Secretary—CHARLES W. CAMP.

Principal Office—309 Broadway, N.Y.

Chief Agent in Canada—F. R. HARVEY.

Head Office in Canada—Toronto.

(Incorporated pursuant to Chap. 267, Laws of New York, 1875. Reincorporated under Chap. 175, Laws of New York, passed April 2, 1883, and further reincorporated under the "Insurance Law," being Chap. 690 of the Laws of New York, of 1892, passed April 17, 1902.

Commenced business in Canada, April, 1884.)

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral .....	\$	7,108 00
Premium obligations on Canadian policies in force ..		54,949 00

Stocks and bonds in deposit with the Receiver General, viz:—

	Par value.	Market value
Province of Quebec bonds.....	\$ 50,000 00	\$ 51,000 00
Canada 3 per cent sterling bonds.....	53,533 33	53,570 00
Winnipeg debentures.....	35,000 00	35,350 00
Province of Quebec 3 per cent inscribed stock.....	126,533 33	111,349 33
Total par and market values.....	\$ 265,066 66	\$ 251,269 33

Carried out at market value....	251,269 33
Cash on hand at head office in Canada .....	4,051 35

Cash in banks in Canada, viz:—

Molsons Bank, Montreal.....	\$ 136 60
Ontario Bank, Toronto.....	1,928 47
Atlas Loan Co., Toronto, Ont .....	1,513 11
† Toronto General Trusts Corporation .....	62,250 00

65,828 18

Interest accrued.....	2,592 17
Net amount of outstanding and deferred premiums in Canada.....	30,989 29

Total assets in Canada ..	\$ 416,787 32
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\* This company has given notice, pursuant to section 42<sup>A</sup> of the Insurance Act, of its intention to maintain after September 15, 1900, in respect of all policies issued by it in Canada, after the passing of the Act 62-63 Victoria, chapter 13 (August 11, 1899), the reserve required by sections 25 and 35 of the Insurance Act to be maintained by ordinary life insurance companies upon contracts of life insurance with fixed or definite premiums. This company, which has been reincorporated under its present name, was formerly known as the Mutual Reserve Fund Life Association. In 1904 an Act was passed by the Parliament of Canada under which the holders of its assessment policies in Canada were enabled to obtain ordinary policies of life insurance with fixed and definite premiums instead of such assessment policies.

† Held by Canadian trustees under the Insurance Act.

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## MUTUAL RESERVE—Continued.

## LIABILITIES IN CANADA.

*Under Policies issued previous to August 11, 1899, and still outstanding as assessment policies.*

Amount of reserve provided upon Canadian policies.....	\$	7,112 00
Claims for death losses unadjusted but not resisted.....		9,000 00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....		38 57
Total liabilities in respect of said policies in Canada.....	\$	16,150 57

*Under Policies issued subsequent to August 11, 1899.*

Reserve computed to cover the net present value of all Canadian policies in force (including \$101,759 for policies issued under the terms of the Act 4, Edward VII, 1904).....	\$	222,227 00
Reserve for bonus additions and premium reductions.....		66,622 00
* Total net reinsurance reserve.....	\$	288,849 00
Claims for death losses—reported, no proof received.....	\$	5,000 00
" " adjusted, but not due.....		9,109 00
" " unadjusted, but not resisted.....		26,943 24
		41,052 24
Total liabilities in respect of said policies in Canada...	\$	329,901 24
Total liabilities in Canada.....	\$	346,051 81

## INCOME IN CANADA.

Cash received for premiums.....	\$	154,783 00
Liens taken in part payment of premiums.....		5,819 39
Premiums paid by dividends.....		3,475 70
Cash received for old age benefits.....		180 25
Total net premium income.....	\$	164,258 35
Amount received for interest or dividends on stock.....		12,782 29
Total income in Canada.....	\$	177,040 64

## EXPENDITURE IN CANADA.

Cash paid for death losses.....	\$	154,848 81
Liens used in payment of same.....		7,647 00
Net amount paid during the year for death claims in Canada.....	\$	162,495 81
Liens voided by lapse.....		19,199 79
Cash paid for surrendered policies.....		4,051 00
Cash dividends applied in payment of premiums.....		3,475 70
Total net amount paid to policy-holders in Canada.....	\$	189,222 30
Cash paid for commissions and salaries of officials in Canada.....		11,529 42

\* Based on the H.M. Table of the Institute of Actuaries with interest at  $3\frac{1}{2}$  per cent and Actuaries' Table of Mortality with interest at 4 per cent.

## SESSIONAL PAPER No. 8

MUTUAL RESERVE—*Continued.*EXPENDITURE IN CANADA—*Concluded.*

Cash paid for taxes, licenses, fees or fines in Canada.....	\$	3,381	27
Miscellaneous expenditure, viz.:—Investigating claims, \$113.47; postage, express, &c., \$640.84; rents, \$1,639; advertising and printing, \$720.45; general office expenses, \$1,845; legal, \$6,730.04.		11,688	80
Total expenditure in Canada.....	\$	215,821	79

## PREMIUM NOTE ACCOUNT.

Liens on hand at commencement of year.....	\$	83,274	40
Liens received during the year.....		5,819	39
Total .....	\$	89,093	79
Deductions during the year, viz.:—			
Amount of liens used in payment of claims.....	\$	7,647	00
" voided by lapse.....		19,199	79
Total deductions.....		26,846	79
Balance, lien assets at the end of the year.....	\$	62,247	00

## MISCELLANEOUS.

Number of new policies reported during the year as taken in			
Canada .....	57		
Amount of said policies.....	\$	193,599	00
Number of policies become claims during the year. ....	83		
Amount of said claims and bonus additions.....		185,409	00
Number of policies in force in Canada at date. ....	2,724		
Amount of said policies. ....	\$	4,222,804	00
Bonus additions thereon.....		117,532	00
Total net amount in force at Dec. 31, 1905 .....		4,340,336	00
Number of life annuities in force at date .....	632		
Amount of annual payments thereunder.....		3,463	81

## EXHIBIT OF POLICIES—ORDINARY POLICIES.

## In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies .....	2,828	\$ 2,699,271		
All other .....	700	1,713,058		
Bonus additions.....		182,164		
			3,528	\$ 4,594,493 00

## New policies issued:—

Whole life .....	50	\$ 170,441		
All other .....	7	23,158		
			57	193,599 00

Old policies revived .....			30	90,060 00
" changed and increased.....			116	241,828 00

			3,731	\$ 5,119,980 00
Deduct terminated.....			1,370	1,508,199 00

## In force at end of year—

Whole life .....	1,603	\$ 1,725,356		
All other.....	758	1,768,893		
Bonus additions.....		117,532		
			2,361	\$ 3,611,781 00

5-6 EDWARD VII., A. 1906

MUTUAL RESERVE—*Continued.*

## DETAILS OF TERMINATIONS—ORDINARY POLICIES.

	No.	Amount.
Terminated by death . . . . .	66	\$ 139,409 00
"    expiry . . . . .	1	584 00
"    surrender . . . . .	26	102,475 00
"    lapse . . . . .	986	710,330 00
Policies changed and decreased . . . . .	291	555,401 00
Total terminated . . . . .	<u>1,370</u>	<u>\$ 1,508,199 00</u>

## DETAILS OF POLICIES ISSUED PRIOR TO AUGUST 11, 1899.

*(Assessment business only.)*

	No.	Amount.
Policies in force at beginning of year in Canada . . . . .	274	\$ 561,000 00
Policies revived or increased during the year . . . . .	125	242,555 00
Policies terminated . . . . .	36	75,000 00
Policies in force, December 31, 1905 . . . . .	<u>363</u>	<u>728,555 00</u>

## DETAILS OF ASSESSMENT POLICIES TERMINATED.

Terminated by death . . . . .	\$ 46,000
"    surrender . . . . .	9,000
"    lapse . . . . .	6,000
"    change and decrease . . . . .	14,000
Total . . . . .	<u>\$ 75,000</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME.

Total premium income . . . . .	\$ 4,616,651 07
Premium notes, loans or liens restored by revival of policies . . . . .	4,920 06
Interest . . . . .	168,779 30
Rent . . . . .	158,443 57
Fees for alterations in policies . . . . .	169 91
Profit on sale or maturity of ledger assets . . . . .	4,351 63
Refund of overpaid taxes, New York City and State . . . . .	36,214 16
Total income . . . . .	<u>\$ 4,989,529 70</u>

## DISBURSEMENTS.

Death losses paid . . . . .	\$ 2,507,672 01
Annuity payments . . . . .	465 61
Premium notes voided by lapse . . . . .	135,796 57
Surrender values paid in cash . . . . .	584,054 26
Surrender values applied to pay new and renewal premiums . . . . .	294 75
Surrender values applied to purchase paid-up insurance . . . . .	36,056 90
Dividends paid policy-holders in cash . . . . .	12,661 49
Dividends applied to pay renewal premiums . . . . .	85,347 63
Total paid policy-holders . . . . .	<u>\$ 3,362,349 22</u>

## SESSIONAL PAPER No. 8

MUTUAL RESERVE—*Continued.*DISBURSEMENTS—*Concluded.*

Commission and bonuses to agents.....	395,929	96
Salaries and allowances for agencies.....	134,692	89
Agency supervision, travelling and other agency expenses.....	60,673	31
Medical examiners' fees and inspection of risks .....	24,816	73
Salaries of officers and home office employees.....	296,080	50
Rent .....	75,845	44
Advertising, printing and stationery and postage.....	58,635	55
Legal expenses.....	85,448	05
Taxes, licenses and Insurance Department fees .....	82,141	94
Loss on sale or maturity of ledger assets.....	3,473	00
General office expenses.....	75,176	00
Actuarial expenses.....	27,405	00
Expenses of investigation.....	116,306	06
Reduction, cost value of leasehold.....	6,497	70
All other disbursements.....	107,907	21
Total disbursements.....	\$ 4,913,378	56

## LEDGER ASSETS.

Book value of real estate unencumbered.....	\$ 673,813	26
Mortgage loans (first liens) on real estate.....	361,550	00
Loans made to policy-holders on the company's policies assigned as collateral.....	2,039,100	12
Premium notes secured by liens on policies .....	365,545	37
Book value of bonds owned .....	515,530	03
Cash in banks and in office.....	695,438	26
Cash on deposit in collecting banks and with bonded collectors.....	122,909	92
Agents' balances .....	95,290	06
Total ledger assets.....	\$ 4,869,177	02

## NON-LEDGER ASSETS.

Interest due and accrued .....	64,519	00
Rents due.....	2,944	82
Market value of real estate over book value.....	2,199	74
Net amount of due and deferred premiums .....	998,478	97
Gross assets .....	\$ 5,937,319	55
Deduct assets not admitted .....	559,650	09
Total admitted assets.....	\$ 5,377,669	46

## LIABILITIES.

*Net present value of all outstanding policies in force .....	\$ 4,445,153	00
Present value of amounts not yet due on supplementary contracts not involving life contingencies.....	654	00

\*Computed according to the Combined Experience Table of Mortality, at 4 per cent interest, and the American Experience Table of Mortality at  $3\frac{1}{2}$  per cent interest.

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MUTUAL RESERVE—*Concluded.*LIABILITIES—*Concluded.*

Liability upon policies cancelled upon which a surrender value may be demanded .....	53,193 45
Total policy claims .....	659,307 17
Due and accrued for salaries, rent, taxes, expenses, &c. ....	2,058 13
Dividends or other profits due policy-holders ..	3,569 69
Premiums paid in advance.....	3,507 88
Dividends apportioned payable to policy-holders during 1906 .....	4,696 39
Judgments secured pending appeal claims other than death claims....	133,833 30
Unassigned funds (surplus) .....	71,696 45
Total liabilities.....	<u>\$ 5,377,669 46</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
New policies issued .....	15,798	\$ 14,426,325 00
Certificates and policies which have ceased to be in force during 1905 .....	22,908	30,427,685 00
Total in force, December 31, 1905.....	<u>55,382</u>	<u>98,310,740 00</u>

## SESSIONAL PAPER No. 8

## THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—ELIAS ROGERS.

Managing Director and Chief Agent—  
ALBERT J. RALSTON.

Secretary—F. SPARLING.

Head Office—Toronto.

(Incorporated, June 29, 1897, by an Act of the Parliament of Canada, 60-61 Vic., cap. 78. Commenced business in Canada, June 23, 1899.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for . . . . .	\$ 1,000,000 00
Amount paid up in cash . . . . .	199,860 70

*(For List of Shareholders, see Appendix.)*

## ASSETS AS PER LEDGER ACCOUNTS

Real estate owned by the company—head office building . . . . .	\$ 102,000 00
Amount of loans made to policy-holders on the company's policies assigned as collateral . . . . .	21,761 48

Stocks and bonds owned by the company:—

	Par value.	Market value.	Cost value.
*Province of Manitoba bonds . . . \$	25,000 00	\$ 26,325 00	\$ 26,325 00
*City of St. Henri, P.Q., bonds . . .	30,000 00	34,875 00	33,222 00
City of Winnipeg debentures . . .	25,829 92	26,682 54	25,731 62
City of Montreal " . . .	1,000 00	980 20	950 00
City of Toronto " . . .	12,679 99	13,803 01	13,178 03
Town of Maisonneuve " . . .	15,000 00	16,584 00	15,589 50
City of Vancouver " . . .	15,500 00	20,483 25	20,370 10
Toronto Street Ry. " . . .	15,000 00	17,250 00	17,836 50
City of St. Thomas " . . .	3,829 73	3,933 32	3,829 73
City of Moncton " . . .	10,000 00	10,000 00	9,935 00
City of Victoria " . . .	10,000 00	10,563 00	10,000 00
Marlborough Township " . . .	4,370 50	4,807 85	4,807 85
City of Regina " . . .	5,047 60	5,395 95	5,047 60
County of Grey " . . .	5,000 00	5,175 00	5,000 00
City of Prince Albert " . . .	15,000 00	15,451 50	15,000 00
Town of Hawkesbury " . . .	5,783 00	4,439 63	4,439 63
City of Windsor " . . .	5,857 59	5,995 85	5,995 85
Sturgeon Creek school district No. 30 debentures . . . . .	5,000 00	5,586 80	5,586 84
Rosebank school district No. 91 debentures . . . . .	5,500 00	5,710 46	5,710 46
490 shares Imperial Bank of Canada stock . . . . .	49,000 00	115,150 00	112,700 00
County of Gloucester debentures	5,000 00	5,000 00	5,000 00
Town of Orillia " . . .	6,584 74	7,102 46	6,584 74
County of Shelburne " . . .	6,000 00	6,195 00	6,000 00
Province of Nova Scotia " . . .	10,000 00	10,270 00	10,100 00

Total par, market and cost values	\$291,983 07	\$377,759 82	\$368,940 45
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Carried out at cost value . . . . .	368,940 45
Cash at head office . . . . .	4,666 34

\*In deposit with Receiver General.



5-6 EDWARD VII., A. 1906

NATIONAL LIFE OF CANADA—*Continued.*ASSETS—*Concluded.*

## Cash in banks:—

Imperial Bank of Canada, Toronto .....	\$	2,990	03
Bank of British North America, St. John, N.B. ....		40	03
Total .....	\$	3,030	06
Agents' ledger balances and advances to agents .....		7,936	62
Accounts in course of collection, secured by bonds .....		5,157	29
Total ledger assets .....	\$	513,492	24

## OTHER ASSETS.

Market value of stocks, bonds, debentures, &c., over cost .....		8,819	37
Office furniture and equipment .....		1,649	07
Interest accrued .....		2,420	64
Rents accrued .....		865	00
Net amount of outstanding and deferred premiums—on new business, \$12,657.42; on renewals, \$27,493.01 .....		40,150	43
Total assets .....	\$	567,396	75

## LIABILITIES.

Amount computed to cover the net present value of all policies in force .....	\$	412,333	00
Deduct value of policies reinsured in other companies .....		17,283	00
*Net reinsurance reserve .....	\$	395,050	00
Present value of amounts not yet due on matured instalment policies .....		3,163	00
Claims for death losses unadjusted but not resisted (since paid) .....	\$	2,000	00
"    "    reported after close of books .....		3,000	00
Total amount of unsettled claims .....		5,000	00
Due on account of general expenses—medical fees, \$390; home office rent, and rents paid in advance, \$285 .....		675	00
Total liabilities .....	\$	403,888	00
Surplus on policy-holders' account .....	\$	163,508	75
Capital stock paid up, \$199,860.70.			

## INCOME DURING THE YEAR.

Cash received for premiums .....	\$	164,240	95
Deduct premiums paid to other companies for reinsurance .....		6,523	86
Net premium income (first year, \$32,789.30; renewals, \$124,927.79) .....	\$	157,717	09
Amount received for interest on debentures, &c. ....		12,430	41
Amount received for rent .....		854	71
Premium on capital stock .....		24,500	00
Total .....	\$	195,502	21
Received for calls on capital .....		971	00
"    increased capital .....		98,000	00
Total income during the year .....	\$	294,473	21

\*Based on Institute of Actuaries H.M. 3½ per cent table.

## SESSIONAL PAPER No. 8

NATIONAL LIFE OF CANADA—*Continued.*

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses .....	\$ 17,976 70	
Payments on matured instalment policies .....	250 00	
Total .....	\$ 18,226 70	
Deduct amount received for reinsurances .....	2,416 66	
Net amount paid for death claims .....	\$ 15,810 04	
Cash paid for surrendered policies .....	7,336 10	
Total amount paid to policy-holders .....	\$ 23,146 14	
Cash paid for commissions, salaries and other expenses of officials .....	49,467 36	
Cash paid for taxes, licenses, fees or fines .....	2,581 21	
All other expenditure, viz.:—Auditors' fees, \$300; rents, \$3,673.07; postage, telegrams and express, \$1,338.57; advertising, \$2,280.34; printing and stationery, \$877.45; medical fees, \$6,221.79; legal expenses, \$822; office furniture, \$432.29; general expenses, \$790.08; actuarial fees, \$500; agents' advances written off, \$2,120.98; retiring allowances, \$1,250 .....	20,606 57	
Total expenditure .....	\$ 95,201 28	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of ledger assets, December 31, 1904 .....	\$ 295,723 51	
Amount of cash income as above .....	294,473 21	
Amount of appreciation in ledger value of real estate .....	19,096 80	
Total .....	\$ 609,293 52	
Amount of expenditure as above .....	95,801 28	
Balance—net ledger assets at December 31, 1905 .....	\$ 513,492 24	

## MISCELLANEOUS.

Number of new policies reported during the year as taken .....	871	
Amount of said policies .....	\$ 1,552,646 00	
Amount of said policies reinsured in other licensed companies .....		
Number of said policies become claims during the year .....	13	
Amount of said claims .....	\$ 21,500 00	
Amount of above claims reinsured in other licensed companies .....	2,500 00	
Net amount carried out .....	19,000 00	
Number of policies in force at date .....	3,262	
Amount of said policies .....	\$5,125,437 00	
Amount of said policies reinsured in other licensed companies in Canada .....	301,477 00	
Net amount in force at December 31, 1905 .....	4,823,960 00	

## EXHIBIT OF POLICIES.

Policies in force at December 31, 1904:—

	No.	Amount.	No.	Amount.
Whole life policies .....	1,773	\$ 2,731,731		
Endowment assurances .....	814	1,077,523		
Term and all other .....	338	700,500		
			2,925	\$ 4,509,754 00

5-6 EDWARD VII., A. 1906

NATIONAL LIFE OF CANADA—*Concluded.*

EXHIBIT OF POLICIES—*Concluded.*

New policies issued :—

Whole life policies .....	410	\$599,231		
Endowment assurances .....	160	202,300		
Term and all other .....	335	816,115		
			905	\$ 1,617,646 00
Old policies revived .....			38	55,000 00
Old policies changed and increased .....				2,000 00
Total .....			3,868	\$ 6,184,400 00
Deduct policies which have ceased to be in force .....			606	1,058,963 00

Policies in force at December 31, 1905 :—

Whole life policies .....	1,842	\$ 2,732,842		
Endowment assurances .....	840	1,085,480		
All other policies .....	580	1,307,115		
			3,262	\$ 5,125,437 00

DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Policies terminated by death .....	13	\$ 21,500 00
" " expiry .....	18	32,000 00
" " surrender .....	47	152,754 00
" " lapse .....	494	753,934 00
" " change and decrease .....		33,775 00
" " not being taken .....	34	65,000 00
Total terminated during the year 1905 .....	606	\$ 1,058,963 00

DETAILS OF REINSURANCES.

	No.	Amount.
Whole life .....	32	\$ 136,277 00
Endowment assurances .....	2	4,500 00
Term and all other .....	37	160,700 00
	71	\$ 301,477 00

THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES  
OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—A. M. JOHNSON.

Secretary—ROBERT D. LAY.

Principal Office—Chicago, Ill.

Chief Agent in Canada—CHAS. POWIS.

Head Office in Canada—

153 Markland St., Hamilton, Ont.

(Incorporated, July 25, 1868. Commenced business in Canada, June 11, 1869.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash . . . \$ 1,000,000 00

ASSETS IN CANADA.

City of Winnipeg school bonds in deposit with Receiver General, par value, \$85,000; market value . . . . .	\$	88,700 00
Net deferred premiums . . . . .		75 92
Total assets in Canada . . . . .	\$	88,775 92

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada . . . . .	\$	39,909 00
Claims for death losses unadjusted but not resisted . . . . .		335 00
Total net liabilities to policy-holders in Canada . . . . .	\$	40,244 00

INCOME IN CANADA.

Premiums received in cash during the year on life policies in Canada . .	\$	679 22
Total income in Canada . . . . .	\$	679 22

EXPENDITURE IN CANADA.

Cash paid for death claims . . . . .	\$	10,010 00
Cash paid for commissions, salaries and other expenses of officials in Canada . . . . .		60 26
Total expenditure in Canada . . . . .	\$	10,070 26

\*Reserve based upon Institute of Actuaries' H.M. Table of Mortality, with  $4\frac{1}{2}$  per cent interest.

5-6 EDWARD VII., A. 1906

NATIONAL LIFE OF U. S.—*Concluded.*

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.	7	
Amount of said claims.....		\$ 8,271 00
Number of policies in force in Canada at date.....	83	
Amount of said policies. ....	\$65,705 50	
Total net amount in force at December 31, 1905.		<u>65,705 50</u>

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies.....	89	\$ 72,976 50		
Endowment. ....	1	1,000 00		
			90	\$ 73,976 50
Deduct terminated by death.....			7	8,271 00

In force at end of year :—

	No.	Amount.	No.	Amount.
Whole life policies ..	82	\$ 64,705 50		
Endowment.....	1	1,000 00		
			83	\$ 65,705 50

SESSIONAL PAPER No. 8

## NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOHN A. McCALL.

Secretaries— { JOHN CHAPMAN McCALL.  
| SEYMOUR M. BALLARD.

Principal Office—346 and 348 Broadway, New York.

Chief agent in Canada—W. A. DART.

Head Office in Canada—Montreal.

(Incorporated, May 21, 1841. Commenced business in Canada about 1868.)

*No Capital.*

## ASSETS IN CANADA.

Real estate—stone building, corner Place d'Armes Square and St. James Street, Montreal (free from encumbrance).....	\$ 350,000 00
Amount of loans to Canadian policy-holders on the company's policies assigned as collaterals (\$988,436.99 on policies issued subsequent to March 31, 1878).....	995,016 99
Premium obligations on Canadian policies in force (\$56,674.34 on policies issued subsequent to March 31, 1878).....	56,846 24
Bonds and debentures, viz. :—	

	Par value.	Market value.
*Commonwealth of Massachusetts, 1939.....	\$ 835,000 00	\$ 801,600 00
*Canadian Northern Railway 4 per cent bonds, 1929.....	389,333 33	307,120 00
*City of Ottawa 5 per cent debentures, 1908.....	100,000 00	102,000 00
*Province of Quebec 5 per cent bonds, 1908.....	80,000 00	82,400 00
West Shore R. R. 4 per cent bonds, 2361.....	720,000 00	770,400 00
Chicago and Northwestern general gold bonds, 3½ per cent of 1987.....	1,000,000 00	980,000 00
Union Pacific Railway and L. G., 1st 4's., 1947.....	600,000 00	624,000 00
Chicago, Mil. and St. Paul, general 3½'s., 1989.....	660,000 00	633,600 00
Commonwealth of Massachusetts, 1939.....	675,000 00	632,900 00
City of Quebec 3½'s., 1930 and 1931.....	410,000 00	381,300 00
Manitoba and Southeaster. 4's., 1929.....	199,530 60	199,530 60
Canadian Northern Railway 4 p.c. bonds, 1929.....	1,070,666 67	1,092,066 40
City of Toronto, 3½ p. c. bonds, 1913 and 1914.....	635,000 00	615,950 00

Total par and market values..... \$ 7,374,530 60 \$ 7,312,867 00

Carried out at market value.....	7,312,867 00
Cash at branch offices in Canada.....	3,955 42
Cash in banks, viz. :—	

Bank of Montreal, Montreal.....	\$ 233,671 73
Bank of Nova Scotia, Halifax.....	3,000 00
Branch offices bank balances.....	2,695 41

Total carried out.....	239,367 14
Agents' ledger balances.....	483 23
Interest accrued.....	94,023 90
Rents due, \$725; accrued \$5,317.42.....	6,042 42
Gross premiums due and uncollected on Canadian policies in force (of which \$143,417 belong to policies issued subsequent to March 31, 1878).....	\$ 143,604 00
Gross deferred premiums on same (of which \$51,641 belong to policies issued subsequent to March 31, 1878).....	52,425 00
Total outstanding and deferred premiums.....	\$ 196,029 00
Deduct cost of collection at 25 per cent.....	49,007 25
Net outstanding and deferred premiums.....	147,021 75
Total assets in Canada.....	\$ 9,205,624 09

\* Deposited with the Receiver General.

5-6 EDWARD VII., A. 1906

NEW YORK LIFE—*Continued.*

## LIABILITIES IN CANADA.

*Under Policies issued previous to March 31, 1878.*

Amount computed to cover the net present value of all Canadian policies and bonuses in force.....	\$	370,144	00
Reserves for reversionary additions.....		42,810	00
Total.....	\$	412,954	00
Deduct value of said policies reinsured in other companies licensed in Canada.....		2,626	00
* Net reinsurance reserve.....	\$	410,328	00
Amount of unpaid claims, viz. :—			
Death losses unadjusted but not resisted (\$16.40 accrued in previous years).....	\$	689	85
Matured endowments due and unpaid (accrued in previous years)....		849	05
Total death claims and matured endowments.....		1,538	90
Total net liabilities to said policy-holders in Canada ...	\$	411,866	90

*Under Policies issued subsequent to March 31, 1878.*

Amount computed to cover the net present value of all Canadian policies in force.....	\$7,804,616	00
Reserve for reversionary additions.....	55,173	00
Reserve for life annuities.....	180,961	00
		<hr/>
* Net reinsurance reserve.....	\$	8,040,750 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies.....		92,720 00
Claims for death losses unadjusted but not resisted.....		34,047 84
Amount of dividends and bonuses to Canadian policy-holders due and unpaid.....		2,729 88
Due on account of general expenses in Canada.....		
		<hr/>
Total net liabilities to said policy-holders in Canada....	\$	8,170,247 72
		<hr/>
Total net liabilities to all policy-holders in Canada....	\$	8,582,114 62

## INCOME IN CANADA.

Cash received during the year for premiums in Canada.....	\$	1,621,137	48
Premium obligations taken in part payment of premiums.....		20,223	57
Premiums paid by dividends.....		10,557	60
Cash received for annuities.....		2,784	58
Total.....	\$	1,654,703	23
Deduct premiums paid for reinsurance.....		128	80
Net premium income.....	\$	1,654,574	43
Amount received for interest on bonds, &c.....		250,582	72
Net amount received for rents (after deducting all taxes and expenses)		11,802	97
Total income in Canada.....	\$	1,916,960	12

\* Based on American Experience Table of Mortality, with 3 per cent interest as to policies known as the company's 3 p. c. policies and as to policies issued subsequent to December 31, 1900; on the Combined Experience Table with 4 p. c interest as to all other policies.

## SESSIONAL PAPER No. 8

NEW YORK LIFE—*Continued.*

## EXPENDITURE IN CANADA.

Cash paid for death losses.....	\$ 363,073 83	
Premium obligations used in payment of same.....	1,459 20	
Total amount paid for death claims .. .. .	\$ 364,533 03	
Cash paid for matured endowments .. .. .	186,630 55	
Total net amount paid on account of claims.....	\$ 551,163 58	
Cash paid to annuitants.....	12,147 88	
Cash paid for surrendered policies.....	142,077 43	
Cash dividends paid to Canadian policy-holders.....	138,715 54	
Cash dividends applied in payment of premiums in Canada.....	10,557 60	
Total net amount paid to policy-holders in Canada.....	\$ 854,662 03	
Paid for supplementary contracts not involving life contingencies.....		
Cash paid for commission and salaries .. .. .	259,723 66	
Cash paid for licenses, taxes, fees or fines.....	15,060 28	
Miscellaneous payments, viz.:—Rents, \$10,136.70; stationery, printing, &c., \$549.04; postage, telegraph, &c., \$5,929.08; advertising, \$1,332.98; travelling expenses, \$12,197.54; office furniture, \$1,075.51; legal expenses, \$1,407.28; bank exchange and com- mission, \$553.66; medical fees, \$20,087.07; sundry expenses, \$2,171.04.....	55,439 90	
Total expenditure in Canada.....	\$ 1,184,885 87	

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 44,071 49	
" received during the year.....	20,223 57	
Total .. .. .	\$ 64,295 06	
Amount of obligations used in payment of claims .. .. .	\$ 1,459 20	
" " used in purchase of surrendered policies .. .. .	159 06	
" " used in payment of dividends to policy-holders.....	93 15	
" " redeemed in cash.....	5,737 41	
Total deductions .. .. .	7,448 82	
Balance, note assets at end of year .. .. .	\$ 56,846 24	

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	5,174	
Amount of said policies .. .. .	\$ 8,250,106 00	
Number of policies become claims in Canada during the year ..	291	
Amount of said claims .. .. .	548,468 00	
Number of policies in force in Canada at date.....	27,768	
Amount of said policies .. .. .	\$ 48,268,988	
Bonus additions thereon.....	136,713	
Total .. .. .	\$ 48,405,701	
Amount of said policies reinsured in other licensed companies in Canada .. .. .	7,000	
Net amount in force December 31, 1905.....	48,398,701 00	
Number of life annuities in force in Canada.....	51	
Amount of annual payments thereunder.....	22,440 70	



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NEW YORK LIFE—*Continued.*

## EXHIBIT OF POLICIES.

## Policies in force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life. ....	18,261	\$ 31,388,887		
Endowments .....	6,273	10,819,044		
Term and all other.....	580	2,106,935		
Bonus additions.....		139,176		
			25,114	\$ 44,454,062 00

## New policies issued :—

Whole life.....	4,000	\$ 6,591,616		
Endowments .....	1,168	1,646,500		
Term and all other .....	6	6,200		
Bonus additions .....		5,790		
			5,174	8,250,106 00

Old policies revived .....	94	197,612 00
Old policies changed and increased .....		168,670 00

Total .....	30,382	\$ 53,070,450 00
Deduct terminated .....	2,614	4,664,749 00

## Policies in force December 31, 1905 :—

Whole life.....	20,243	\$ 34,539,604		
Endowments .....	6,849	11,458,899		
Term and all other .....	676	2,270,485		
Bonus additions .....		136,713		
			27,768	\$ 48,405,701 00

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses, \$5,921).....	197	\$ 369,740 00
" maturity (including bonuses, \$1,490).....	94	178,728 00
" expiry (including term extension contract)...	2,089	3,220,223 00
" surrender (including bonuses, \$842) .....	229	436,466 00
" lapse (not including \$3,299,545 transferred to extension term) .....	5	37,559 00
" change and decrease .....		422,033 00
Total terminated (including bonuses, \$8,253) ..	2,614	\$ 4,664,749 00

## DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No	Amount.
Policies in force at beginning of year (including bonus additions, \$62,794) .....	307	\$ 714,582 00
Bonuses added during the year .....		1,182 00
Policies terminated (including bonus additions, \$4,788) .....	24	51,954 00
Policies in force at date of statement (including bonus additions, \$59,188).....	283	663,810 00

SESSIONAL PAPER No. 8

NEW YORK LIFE—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Total premium income .....	\$ 83,812,517	94
Received for interest and discount on claims paid in advance .....	16,179,890	56
Received for rent. ....	991,649	01
Consideration for supplementary contracts not involving life contingencies ..	392,776	67
Premium notes, loans or liens restored by revival of policies ..	8,786	65
Profit on sale or maturity of ledger assets .....	243,290	09
Income from other sources .....	1,001,952	93
Total income .....	<u>\$102,630,863</u>	<u>85</u>

## DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments .....	\$ 25,794,181	58
Cash paid to annuitants .....	1,805,374	94
Cash paid for surrendered policies .....	7,478,735	86
Surrender values applied to pay renewal premiums .....	35,763	07
Dividends paid to policy-holders in cash .....	4,015,008	43
Dividends applied to pay renewal premiums ..	634,674	99
Dividends applied to purchase paid-up additions and annuities ..	498,300	96
Paid for claims on supplementary contracts not involving life contingencies .....	129,392	21
Cash paid for commission and bonuses to agents .....	8,836,273	41
Commuting renewal commissions .....	603,534	00
Medical examiners' fees and inspection of risks .....	808,077	68
Salaries of officers and home office employees .....	1,209,481	97
Salaries and allowances for agencies .....	2,742,644	58
Agency supervision, travelling and all other agency expenses .....	752,242	30
Taxes, licenses and department fees .....	1,040,911	57
Rent .....	790,327	62
Advertising, printing and stationery and postage .....	815,573	23
Legal expenses .....	112,458	87
Miscellaneous expenditure .....	1,223,756	15
Total disbursements .....	<u>\$ 59,326,713</u>	<u>42</u>

## LEDGER ASSETS.

Real estate unencumbered .....	\$ 14,021,863	42
Mortgage loans on real estate, first liens .....	25,586,644	21
Loans secured by pledge of bonds .....	3,250,000	00
Loans on the company's policies assigned as collateral .....	45,406,669	49
Book value of bonds owned. ....	317,996,895	44
Cash on hand and in banks and in trust companies .....	14,717,928	68
Premium notes on policies in force .....	3,682,341	13
Total ledger assets ..	<u>\$424,662,342</u>	<u>37</u>

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NEW YORK LIFE—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued .....	\$	2,835,943	81
Rents due and accrued .....		28,322	00
Net amount of uncollected and deferred premiums .....		8,237,751	75
Due from other companies for reinsured losses or claims.....		56,000	00
Total admitted assets .....	\$	435,820,359	93

## LIABILITIES.

* Net reinsurance reserve.....	\$	375,082,390	00
Total unsettled policy claims .....		3,508,154	45
Premiums paid in advance .....		933,909	04
Interest paid in advance on policy loans and premium notes.....		1,006,187	86
Liability on policies cancelled upon which a surrender value may be demanded .....		111,420	97
Present value of amounts not yet due on supplementary contracts not involving life contingencies.....		1,852,505	48
Due and unpaid on supplementary contracts not involving life contingencies .....		744	82
Commissions due to agents on premium notes when paid.....		46,011	33
Due and accrued for salaries, rents, office expenses, taxes, &c.....		155,000	00
Dividends or other profits due to policy-holders.....		288,409	16
Reserve on policies which the company values on higher basis than that used by the New York State Insurance Department.....		7,208,412	00
Reserve to provide dividends payable to policy-holders in 1906 and in subsequent years per policy contracts.....		45,627,214	82
Total liabilities.....	\$	435,820,359	93

## EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	157,540
Amount of said policies .....	\$296,640,854 00
Number of policies terminated during the year.....	83,875
Total amount terminated.....	181,916,091 00
Number of policies in force at date of statement .....	1,001,269
Net amount of said policies .....	2,061,593,886 00

\* Computed according to the American Experience Table of Mortality, with 3 per cent interest as to policies known as the companies 3 per cent policies and as to policies issued since December 31, 1900. Other policies computed as per Combine 1 Experience Table of Mortality with 4 per cent interest.

SESSIONAL PAPER No. 8

## THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOHN L. BLAIKIE.

Managing Director and Chief Agent—  
L. GOLDMAN, A.I.A., F.C.A.

Secretary—W. B. TAYLOR, B.A., LL.B.

Head Office—112 to 118 King St. West, Toronto, Ont.

(Incorporated, May 15, 1879, by 42 Vic., cap. 73; amended in 1882 by 45 Vic., cap. 98; and in 1897 by 60-61 Vic., cap. 79. Commenced business in Canada, January 10, 1881.)

## CAPITAL.

Amount of guarantee fund authorized and subscribed for.....	\$	300,000 00
" paid up in cash.....		60,000 00

*(For List of Guarantors, see Appendix.)*

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company (including company's building).....	\$	167,644 15
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....		1,043,046 70

Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—

	Par value	Market value.	Loan.
212 shares Dominion Bank stock....	\$ 10,600 00	\$ 27,878 00	\$ 39,450 00
74 " Imperial Bank stock.....	7,400 00	16,798 00	
100 " Standard Bank stock....	5,000 00	11,500 00	
200 " Twin City stock.....	20,000 00	23,400 00	
64 " Winnipeg Electric Railway stock.....	6,400 00	11,968 00	12,000 00
98 " Mackay Co's pref. stock...	9,800 00	7,203 00	
98 " " com. stock...	9,800 00	5,769 75	
675 " Dominion Bank stock....	32,750 00	86,132 50	108,740 00
200 " Toronto Elec. Light stock....	20,000 00	31,400 00	
150 " Toronto St. Ry. stock....	15,000 00	15,900 00	
Chicago and Milwaukee Electric RR. bonds.....	302,000 00	302,000 00	273,300 00
90 shares Ontario Bank stock.....	9,000 00	11,655 00	9,909 00
British Columbia Telephone Co. bonds	8,000 00	8,000 00	7,000 00
1,663 shares Canadian Bank of Commerce stock.....	\$3,150 00	141,355 00	120,878 00
17 shares Imperial Bank stock....	1,700 00	3,859 00	
10 " Bank of Nova Scotia stock	1,000 00	2,760 00	
Totals.....	\$ 541,600 00	\$ 707,578 25	\$ 595,277 00

Total amount loaned..... 595,277 00

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NORTH AMERICAN LIFE—*Continued.*ASSETS—*Continued.*

Amount of loans made to policy-holders on the company's policies assigned as collaterals . . . . .	\$ 481,354 83
Amount of loans on policies of other companies . . . . .	5,602 60

Debentures and bonds owned by the company, viz.:—

<i>In deposit with Receiver General.</i>	Par value.	Market value.	Book value.
Township of Uxbridge. . . . .	\$ 19,000 00	\$ 19,953 80	\$ 19,434 79
Town of Thornbury. . . . .	2,000 00	2,041 80	2,000 00
Village of Ayr. . . . .	8,000 00	8,140 80	7,880 00
Town of Palmerston. . . . .	300 00	306 36	275 94
Township of Pickering. . . . .	1,092 60	1,116 27	1,092 60
City of Brantford. . . . .	31,200 00	31,870 80	31,200 00
Total with Receiver General. . . . .	\$ 61,592 60	\$ 63,429 83	\$ 61,883 33

*In possession of Company.*

City of Brantford. . . . .	\$ 10,000 00	\$ 10,215 00	\$ 9,176 00
“ Kingston. . . . .	3,400 00	3,544 84	3,500 19
“ “ . . . . .	8,867 70	9,265 86	9,129 12
“ “ . . . . .	7,211 79	7,535 60	7,424 09
“ “ . . . . .	9,700 00	10,234 67	10,064 74
Town of Parkdale. . . . .	6,000 00	6,055 20	5,984 90
“ “ . . . . .	10,000 00	11,097 50	10,908 39
“ Cornwall. . . . .	3,235 14	3,311 21	3,311 21
“ Berlin. . . . .	7,861 00	8,468 19	8,468 19
“ Durham. . . . .	2,281 40	2,387 43	2,351 06
Province of New Brunswick. . . . .	24,500 00	25,460 40	24,987 51
“ “ . . . . .	500 00	543 45	521 09
“ “ . . . . .	4,000 00	4,314 00	4,039 49
Town of Tilsonburg. . . . .	12,760 48	13,803 23	13,769 01
“ Niagara Falls. . . . .	5,838 93	6,123 64	5,983 53
Regina School District No. 4. . . . .	6,500 00	6,869 73	6,574 76
Town of Yarmouth, N.S. . . . .	20,000 00	20,000 00	20,000 00
City of Fredericton. . . . .	4,000 00	4,057 60	4,076 33
Town of Collingwood. . . . .	5,800 00	6,064 29	6,064 29
Town of Springhill, N.S. . . . .	12,000 00	12,394 80	12,000 00
“ “ . . . . .	12,000 00	11,518 80	11,276 66
Town of Renfrew. . . . .	5,674 80	6,188 50	6,188 50
“ Woodstock. . . . . N.B. . . . .	4,000 00	4,008 80	4,008 80
“ Granby. . . . .	25,000 00	26,720 79	26,720 79
“ Dartmouth, N.S. . . . .	4,000 00	4,156 98	4,156 98
City of Halifax (stock) . . . . .	5,000 00	6,666 50	6,451 60
Village of Alexandria. . . . .	2,431 96	2,652 12	2,652 12
“ “ . . . . .	18,645 64	20,338 54	20,338 54
Town of Westville. . . . .	5,000 00	5,095 77	5,095 77
“ Port Perry. . . . .	22,380 50	22,380 50	22,380 50
“ Carleton Place. . . . .	3,600 00	3,799 63	3,799 63
Village of Tilbury. . . . .	7,364 58	7,888 61	7,888 61
Town of Rat Portage. . . . .	8,664 79	9,139 08	9,139 08
“ “ . . . . .	10,066 68	10,066 68	10,066 68
“ Stellarton. . . . .	15,000 00	15,517 50	15,652 73
“ North Sydney. . . . .	9,000 00	9,411 61	9,411 61
Hamilton, Grimsby & Beamsville Ry. . . . .	26,000 00	28,038 40	27,820 10
“ “ . . . . .	37,000 00	39,900 80	38,635 45
Township of Wellesley. . . . .	3,565 54	3,671 03	3,565 54
City of Halifax Permanent Stock . . . . .	*140,000 00	146,132 00	143,248 00
“ “ . . . . .	*111,000 00	118,059 60	117,393 60
Winnipeg Electric Railway. . . . .	20,000 00	21,350 00	21,712 57
Quebec Ry. Light and Power Co. . . . .	38,000 00	38,000 00	37,350 00
Detroit United Railway. . . . .	100,000 00	97,755 00	97,500 00
St. Croix Power Co. . . . .	8,000 00	8,000 00	8,000 00
Chicago & Milwaukee Electric Ry. . . . .	200,000 00	205,000 00	200,000 00
Niagara, St. Catharines & Toronto Ry . . . . .	179,000 00	180,790 00	179,000 00
Chicago & Milwaukee Electric RR. . . . .	200,000 00	200,000 00	190,000 00
Hamilton Street Ry. . . . .	12,000 00	12,000 00	12,000 00
Detroit and Flint Ry. . . . .	75,000 00	75,000 00	73,500 00

\* In deposit, Insurance Department, New York.

## SESSIONAL PAPER No. 8

NORTH AMERICAN LIFE—*Continued.*ASSETS—*Concluded.*

<i>In possession of Company.</i>	Par value.	Market value.	Book value.
Sandwich, Windsor & Amherstburg Ry\$	275,000 00	\$ 275,000 00	\$ 255,063 52
British Columbia Telephone Co. . . . .	350,000 00	350,000 00	332,500 00
Niagara, St. Catharines & Toronto Ry	46,000 00	46,460 00	45,435 00
Canada Rolling Stock Co., Ltd. . . . .	73,000 00	73,000 00	72,161 08
Winnipeg Electric Ry. Co. . . . .	189,000 00	204,214 50	202,218 71
Imperial Rolling Stock Co. . . . .	8,000 00	8,000 00	7,953 30
Total in possession of company.	\$2,412,850 93	\$2,467,688 38	\$2,398,619 37
Total debentures. . . . .	\$2,474,443 53	\$2,531,118 21	\$2,460,502 70

## Stocks owned at December 31, 1905 :—

<i>Stocks.</i>	Shares.	Market price.	Rate p.c.	Book value.	Market value.
Ottawa Gas Co. . . . .	156	100	3	\$ 18,475 00	\$ 15,600 00
Imperial Bank of Canada. . . . .	253	227	10	54,167 25	57,431 00
Ottawa Electric Co. . . . .	600	90	..	61,600 00	54,000 00
Merchants Bank of Canada. . . . .	80	161	7	14,381 62	12,880 00
Molson's Bank. . . . .	57	227	10	11,248 00	12,939 00
Bank of Hamilton. . . . .	421	215	10	88,027 00	90,515 00
Montreal Telegraph Co.. . . . .	575	168	8	40,422 75	38,640 00
Dominion Telegraph Co	337	120½	6	20,930 00	20,304 25
Ontario Bank. . . . .	5	129½	6	600 00	647 50
Bank of Ottawa. . . . .	210	225	9½	43,713 75	47,250 00
Dominion Bank. . . . .	942	263	10	110,796 67	123,873 00
Canadian Bank of Commerce. . . . .	813	170	7	61,336 75	69,105 00
Toronto General Trusts Corporation. . . . .	1,270	160	7½	205,588 87	203,200 00
Toronto Electric Light Co. . . . .	1,056	157	7	148,502 25	165,792 00
Consumers Gas Co.. . . . .	6,296	206	10	660,728 79	648,488 00
Land Security Co.. . . . .	500	100	.....	5,000 00	5,000 00
Canada Perm. Mortgage Corporation. . . . .	22,817	127½	6	273,616 60	290,916 75
Chicago & Milwaukee Elec. Ry. stock. . . . .	400	.....	.....	.....	.....
British Columbia Telephone Co.. . . . .	250	.....	.....	.....	.....
				\$1,819,135 30	\$1,856,581 50

Total stocks and bonds carried out at book value (market value, \$4,387,699.71).....\$ 4,279,638 00

Cash at head office.....62 25

## Cash in banks, viz.:—

Imperial Bank of Canada, Toronto. . . . .	\$ 57,597 77
Union Bank of Canada, Toronto. . . . .	12,700 33
Eastern Townships Bank, Montreal. . . . .	3,918 46
Bank of Nova Scotia, Halifax. . . . .	2,796 10
Union Bank of Canada, Winnipeg. . . . .	1,995 99
Citizens' Savings Bank, Detroit. . . . .	1,286 92
National Park Bank, New York. . . . .	1 14
Dominion Bank, Winnipeg. . . . .	2,129 11
" London. . . . .	415 80
" Belleville. . . . .	1,056 58
Imperial Bank, Edmonton. . . . .	684 42
" Regina. . . . .	2,752 28
" Vancouver. . . . .	1,575 13

Total.....88,910 03  
 Reversions (purchased policies of other companies).....2,763 95  
 Fire premiums paid on account of mortgagors.....1,247 91  
 Items in suspense.....533 76

Total.....\$ 6,666,081 18

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## NORTH AMERICAN LIFE—Continued.

## OTHER ASSETS.

Interest due . . . . .	\$ 6,061 05		
" accrued . . . . .	34,837 61		
Total carried out . . . . .		\$	40,898 66
Rents due . . . . .	\$ 1,290 25		
" accrued . . . . .	753 47		
Total carried out . . . . .			2,043 72
Net amount of uncollected and deferred premiums: on new business, \$54,107.22; on renewals, \$204,882.88 . . . . .			258,990 10
Total assets . . . . .		\$	6,968,013 66

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.	\$6,187,040 00		
Reserve for reversionary additions and premium reductions . . . . .	8,057 00		
Reserve for life annuities. . . . .	74,291 00		
Total . . . . .	\$6,269,388 00		
Deduct value of policies reinsured in other companies . . . . .	59,050 00		
Net reinsurance reserve . . . . .		\$	6,210,338 00
Present value of amounts not yet due on matured instalment policies . .			17,482 00
Claims for death losses awaiting proof . . . . .			46,142 30
Claims for death losses resisted, in suit . . . . .			5,000 00
Claim for matured endowment, due and unpaid . . . . .			4,500 00
Deposit, special reserve . . . . .			15,447 69
Dividends or bonuses to policy-holders due and unpaid . . . . .			13,090 18
Interest on guarantee fund accrued . . . . .			3,000 00
Accrued on account of general expenses . . . . .			10,000 00
Premiums paid in advance . . . . .			1,593 30
Interest on policy loans paid in advance . . . . .			11,409 76
Total liabilities . . . . .		\$	6,338,003 23
Surplus on policy-holders' account . . . . .		\$	630,010 43
Capital stock paid up \$60,000.			

## INCOME DURING THE YEAR.

Cash received for premiums . . . . .	\$	1,369,511 98
Premiums paid by dividends . . . . .		2,558 28
Cash received for annuities . . . . .		4,501 20
Total . . . . .	\$	1,376,571 46
Deduct premiums paid to other companies for reinsurance . . . . .		21,963 96
Net premium income (first year, \$228,337.88; renewal, \$1,121,768.42; annuity, \$4,501.20) . . . . .	\$	1,354,607 50
Amount received for interest . . . . .		294,941 46
Amount received for rents, less taxes and other disbursements . . . . .		6,793 61
Profit on sale of securities . . . . .		3,721 03
Total income . . . . .	\$	1,660,063 60

\*Based on H.M. Table of Mortality of the Institute of Actuaries of Great Britain with interest at  $4\frac{1}{2}$  per cent for policies issued prior to January 1, 1897, at 4 per cent for policies issued between January 1, 1897, and December 31, 1899, and at  $3\frac{1}{2}$  per cent for policies issued since January 1, 1900.

## SESSIONAL PAPER No. 8

NORTH AMERICAN LIFE—*Continued.*

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses . . . . .	\$ 285,256 07	
Payments on matured instalment policies . . . . .	1,178 50	
Total . . . . .	\$ 286,434 57	
Deduct amount received for reinsured claims . . . . .	26,000 00	
Net amount paid for death claims . . . . .		£ 260,434 57
Net amount paid for matured endowments . . . . .		52,203 00
Total paid for death claims and matured endowments . . . . .		£ 312,637 57
Cash paid to annuitants . . . . .		10,477 17
Cash paid for surrendered policies . . . . .		37,769 31
Net amount paid for matured investment policies . . . . .		92,422 21
Cash dividends paid to policy-holders . . . . .		83,962 42
Cash dividends applied in payment of premiums . . . . .		2,558 28
Total paid to policy-holders . . . . .		£ 539,826 96
Cash paid for interest on guarantee fund . . . . .		6,000 00
Commissions, salaries and other expenses of officials . . . . .		297,837 30
Taxes, licenses, fees or fines . . . . .		15,488 67
Other expenditure, viz.:—Medical fees, \$15,360.38 ; advertising, \$5,853.38 ; exchange, \$855.39 ; general expenses, \$5,179.15 ; postage, \$4,186.24 ; printing and stationery, \$12,265.24 ; legal expenses, \$2,320.33 ; commission on sales of property, purchase of stocks, &c., \$3,151.44 ; insurance books, papers, &c., \$526.08 ; rent, fuel, &c., \$18,617.58 ; office furniture, \$2,666.94 ; valuation fees, \$221.10 ; travelling expenses, \$1,462.65 ; commissions advanced to agents, \$11,316.74 . . . . .		83,982 64
Total expenditure . . . . .		£ 943,135 57

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at beginning of year . . . . .	£ 5,945,362 62
Income during the year (as above) . . . . .	1,660,063 60
Special deposit from Union Life . . . . .	3,790 53
Total . . . . .	£ 7,609,216 75
Expenditure as above . . . . .	943,135 57
Balance, net ledger assets, December 31, 1905 . . . . .	£ 6,666,081 18

## MISCELLANEOUS.

Number of new policies reported during the year as taken . . . . .	3,817
Amount of said policies . . . . .	£ 5,901,062 00
Amount of said policies reinsured in other licensed companies in Canada . . . . .	69,500 00
Number of policies become claims during the year . . . . .	208
Amount of said claims . . . . .	\$ 341,587
Amount of said claims reinsured in other licensed companies in Canada . . . . .	26,000
Net amount of said claims . . . . .	315,587 00



5-6 EDWARD VII., A. 1906

NORTH AMERICAN LIFE—*Continued.*MISCELLANEOUS—*Concluded.*

Number of policies in force at date .....	26,142	
Amount of said policies .....	\$ 37,294,680	
Bonus additions .....	10,197	
Premiums returnable in event of death .....	275,170	
Total .....	\$ 37,580,047	
Amount of said policies reinsured in other companies .....	646,941	
Net amount in force on December 31, 1905 .....		36,933,106 00
Number of life annuities in force, 58 ; annual payments thereunder....		<u>10,695 15</u>

## EXHIBIT OF POLICIES.

In force at December 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life policies .....	15,976	\$ 22,420,187		
Endowment assurances .....	6,772	8,796,387		
Term and all other .....	2,036	3,963,282		
Bonus additions and return premiums .....		236,524		
		<u>24,784</u>	\$ 35,416,380	00

New policies issued :—

Whole life policies .....	2,054	\$ 3,311,428		
Endowment assurances .....	1,635	2,170,777		
Term and all other .....	250	624,808		
Bonus additions .....		249		
		<u>3,939</u>	6,107,262	00
Old policies revived .....		43	75,225	00
Old policies changed and increased .....		44	148,730	00
Totals .....		28,810	\$41,747,597	00
Deduct terminated and not taken .....		2,668	4,167,550	00

In force at December 31, 1905 :—

Whole life policies .....	16,586	\$ 23,490,781		
Endowment policies .....	7,506	9,755,032		
Term and all other .....	2,050	4,048,867		
Bonus additions and return premiums .....		285,367		
		<u>26,142</u>	\$37,580,047	00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonuses and return premiums, \$1,221) .....	165	\$ 284,884 00
“ maturity (including bonuses, \$253) .....	43	56,703 00
“ expiry .....	6	20,700 00
“ surrender (including bonuses, \$3,701) .....	453	672,461 00
“ lapse (including bonuses, \$188) .....	1,435	2,078,897 00
“ change and decrease .....	44	213,600 00
Policies not taken .....	522	840,305 00
Total (including bonuses and return premiums, \$5,363) .....	2,668	<u>\$4,167,550 00</u>

## SESSIONAL PAPER No. 8

## NORTH AMERICAN LIFE—Continued.

## BUSINESS DONE OUTSIDE OF CANADA.

*(Included in above Statement.)*

## ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$	116,901 72
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....		11,601 30
*Book value of City of Halifax bonds on deposit with New York Insurance Department (par value, \$251,000; market value, \$264,191.60)....		260,641 60
Cash in banks.....		1,288 06
Totals.....	\$	390,432 68

## OTHER ASSETS.

Interest due.....	\$	101 25
" accrued.....		5,508 81
Total carried out.....		5,610 06
Net amount of uncollected and deferred premiums: on new business, \$15,796.79; on renewals, \$31,752.56.....		47,549 35
Total assets outside of Canada.....	\$	443,592 09

## LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of all policies in force....	\$	378,736 00
Deduct value of policies reinsured in other companies.....		8,767 00
Net reinsurance reserve.....	\$	369,969 00
Claims for death losses unadjusted, awaiting proofs.....		7,000 00
Total liabilities.....	\$	376,969 00

## PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for premiums (\$51,006.14 first year, \$98,355.30 renewals).....	\$	149,361 44
Deduct premiums paid to other companies for reinsurance.....		4,043 05
Net premium income.....	\$	145,318 39

## PAYMENT TO POLICY-HOLDERS OUTSIDE OF CANADA

Net amount paid for death claims.....	\$	23,327 47
Net amount paid for endowment claims.....		6,500 00
Cash paid for surrendered policies.....		3,049 71
Cash paid for matured investment policies.....		14,708 00
Cash dividends paid policy-holders.....		17,146 25
Total paid to policy-holders.....	\$	64,731 43

\*The value in account of the Foreign bonds and stock held at the Head Office is \$569,000; and of loans on Foreign securities, \$277,300.

5-6 EDWARD VII., A. 1906

NORTH AMERICAN LIFE—*Concluded.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries.....	970	
Amount of said policies.....		\$ 1,565,386 00
Amount of said policies reinsured in other companies.....		5,000 00
Number of policies become claims.....	19	
Amount of said claims.....		23,970 00
Number of policies in force in other countries at date.....	2,727	
Amount of said policies.....		\$ 4,460,572
Amount of said policies reinsured in other companies.....		137,000
Net amount in force in other countries at December 31, 1905.....		<u>4,323,572 00</u>

## EXHIBIT OF POLICIES (BUSINESS OUTSIDE OF CANADA).

In force at December 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life policies.....	1,442	\$ 2,406,291		
Endowment policies.....	765	1,057,820		
Term and all other.....	160	377,550		
Bonus additions and return premiums.....		6,330		
			2,367	\$ 3,847,991 00

New policies issued :—

Whole life policies.....	575	\$ 998,046		
Endowment policies.....	406	513,990		
Term and all other.....	49	157,850		
			1,030	1,669,886 00
Old policies revived.....			6	12,000 00
Old policies changed and increased.....			54	96,565 00

Total.....	3,457	\$ 5,626,442 00
Deduct terminated and not taken.....	730	1,165,870 00

In force at December 31, 1905 :—

Whole life policies.....	1,587	\$ 2,696,287		
Endowment policies.....	961	1,314,405		
Term and all other.....	179	443,550		
Bonus additions and return premiums.....		6,330		
			2,727	\$ 4,460,572 00

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death.....	15	\$ 17,470 00
"    maturity.....	4	6,500 00
"    surrender.....	57	106,500 00
"    lapse.....	421	621,255 00
"    change and decrease.....	9	65,850 00
Not taken.....	224	348,295 00
	<u>730</u>	<u>\$ 1,165,870 00</u>

SESSIONAL PAPER No. 8

## THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—T. H. PURDOM, K.C. | Managing Director—JOHN MILNE.  
 Principal Office—London, Ont.  
 (Incorporated, July 23, 1894, by 57-58 Vic., cap. 122. Licensed to transact business  
 in Canada, July 4, 1896.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for .....	836,800 00
Amount paid up in cash.....	213,850 00

(For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens .....	\$ 328,365 15
The same—second liens .....	825 00
Amount of loans secured by stocks, viz.....	12,200 00

	Par value.	Market value.	Amount loaned.
Dominion Savings and Investment Society's stock .....	\$ 16,000 00	\$ 11,200 00	\$ 8,000 00
Bank of Montreal stock.....	2,200 00	5,500 00	4,200 00
	<u>\$ 18,200 00</u>	<u>\$ 16,700 00</u>	<u>\$ 12,200 00</u>

Loans made to policy-holders on the company's policies assigned as col- lateral .....	20,627 59
Stocks and bonds owned by the company, viz. :—	

	Par value.	Ledger value.	Market value.
*Huron and Erie Loan and Savings Co's debentures.....	\$ 57,500 00	\$ 57,500 00	\$ 57,500 00
British America Assurance Co.'s stock..	5,000 00	4,800 00	4,900 00
Western Assurance Co. Stock.....	5,000 00	4,800 00	4,900 00
Toronto Electric Light Co.'s stock.....	3,700 00	3,550 00	5,809 00
Dominion Telegraph Co.'s stock .....	1,000 00	1,200 00	1,200 00
Toronto & York Radial Railway bonds	5,000 00	5,133 00	5,133 00
Sandwich, Windsor and Amherstburg Radial Railway bonds....	6,000 00	5,640 60	5,640 60
Total par, market and ledger values....	<u>\$ 83,200 00</u>	<u>\$ 84,623 60</u>	<u>\$ 85,082 60</u>

Carried out at ledger value.....	84,623 60
Special deposit in Dominion Savings and Investment Society.....	39,064 10
Cash at head office .....	3,164 53
Cash in banks, viz. :—	

Dominion Savings and Investment Society .....	\$ 17,861 33
Bank of Toronto, London .....	6,453 95
Union Bank, Winnipeg .....	1,402 62
" St. John, N.B. ....	835 55

Total cash in banks..... 26,553 45

Total ledger assets..... \$ 515,423 42

\* \$56,000 in deposit with Receiver General.

5-6 EDWARD VII., A. 1906

NORTHERN LIFE ASSURANCE COMPANY—*Continued.*

## OTHER ASSETS.

Market value of stocks, bonds and debentures over ledger value.....	\$	459	00
Bills receivable.....		1,104	50
Agents' ledger balances.....		11,653	38
Office furniture and fixtures.....		3,398	35
Interest due .....	\$	1,193	04
Interest accrued .....		5,638	50
Total .....		6,831	54
Outstanding and deferred premiums: new, \$4,735.25; renewals, \$15,821.53.....		20,556	78
Premium notes.....		27,159	82
Total assets .....	\$	586,586	79

## LIABILITIES.

†Amount computed to cover the net present value of all policies in force..	\$	397,392	90
Deduct value of policies reinsured in other companies.....		3,628	47
Net reinsurance reserve ..	\$	393,663	43
Claims for death losses unadjusted but not resisted.....		1,000	00
Total liabilities.....	\$	394,663	43
Surplus on policy-holders' account.....	\$	191,923	36
Capital stock paid up, \$213,850.			

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$	155,068	98
Deduct reinsurance.....		3,628	47
Total premium income.....	\$	151,440	51
Amount received for interest or dividends.....		23,365	29
Total income .....	\$	174,805	80

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses (including bonus additions).....	\$	16,500	00
Cash paid for surrendered policies.....		4,282	28
Total amount paid to policy-holders.....	\$	20,782	28
Commissions, salaries and other expenses of officials .....		45,636	01
Taxes, licenses, fees or fines .....		2,181	40

†Computed upon the basis of Institute of Actuaries' H.M. Table of Mortality, with interest at  $4\frac{1}{2}$  per cent on policies issued previous to January 1, 1900, and with interest at  $3\frac{1}{2}$  per cent on policies issued on or after that date.

## SESSIONAL PAPER No. 8

NORTHERN LIFE ASSURANCE COMPANY—*Continued.*EXPENDITURE DURING THE YEAR—*Concluded.*

Miscellaneous payments, viz.:—Postage, express, printing, &c., \$855.35 ; office furniture, \$328 ; medical examiners' fees, \$2,904.97 ; advertis- ing, \$941.74 ; rents of head and branch offices, \$2,297.18 ; expenses on loan, \$525.90 ; sundries, \$137.67 ; collection expenses, \$28.86 ; actuarial expenses, \$500 ; directors' fees, board and committee meetings, \$2,018.50. ....	10,538 17
Total expenditure.....	\$ 79,137 86

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at beginning of year.....	\$ 419,578 98
Income as above.....	174,805 80
Amount of appreciation in stocks and bonds .....	176 50
	\$ 594,561 28
Expenditure as above ....	79,137 86
Balance—net ledger assets, December 31, 1905.....	\$ 515,423 42

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada, 1,068	
Amount of said policies.....	\$ 1,305,700 00
Amount of said policies reinsured in the licensed companies in Canada.	25,500 00
Number of policies become claims during the year..... 16	
Amount of said claims .....	17,500 00
Number of policies in force in Canada at date . . . . . 3,898	
Amount of said policies .....	\$ 4,673,488
" " reinsured in other licensed companies in Canada	76,000
Net amount in force at December 31, 1905.....	\$ 4,597,488 00

## EXHIBIT OF POLICIES.

## Policies in force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life.....	2,459	\$ 2,940,724		
Endowments.....	957	1,053,087		
Term and all other.....	106	134,164		
			3,522	\$ 4,127,975 00

## New policies issued :—

Whole life.....	794	\$ 948,385		
Endowments.....	283	328,925		
Term and all other.....	39	89,500		
			1,116	1,366,810 00

Old policies revived.....			5	5,260 00
Old policies changed.....			2	1,000 00

Total.....		4,645	\$ 5,501,045 00
Deduct policies terminated.....		747	827,557 00

5-6 EDWARD VII., A. 1906

NORTHERN LIFE ASSURANCE COMPANY—*Concluded.*EXHIBIT OF POLICIES—*Concluded.*

Policies in force December 31, 1905 :—

	No.	Amount.	No.	Amount.
Whole life.. .. .	2,687	8 3,244,709		
Endowments .. . . .	1,089	1,240,615		
Term and all other .. . . .	122	188,164		
			3,898	\$ 4,673,488 00

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death .. . . .	16	\$ 18,500 00
"    expiry .. . . .	6	8,500 00
"    surrender .. . . .	33	46,150 00
"    lapse .. . . .	632	683,397 00
"    change and decrease .. . . .	10	9,900 00
"    not being taken .. . . .	48	61,110 00
Total terminated .. . . .	747	\$ 827,557 00

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life .. . . .	9	\$ 25,500 00
Endowment .. . . .	3	7,000 00
All other .. . . .	13	43,500 00
	25	\$ 76,000 00

## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—CHARLES J. CATER SCOTT.

Manager—PHILIP R. D. MACLAGAN.

Principal Office—Edinburgh.

Manager and Chief Agent in Canada—

RANDALL DAVIDSON.

Head Office in Canada—Montreal.

(Established, 1809. Incorporated, 1824. Commenced business in Canada, 1862.)

*(For Capital and Assets in Canada, see Fire Statement.)*

## LIABILITIES IN CANADA.

*Under Policies issued previous to March 31, 1878.*

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	§	110,000 00
Reserve for reversionary additions and premium reductions.....		53,000 00
Total liability in respect of said policies in Canada.....	§	163,000 00

*Under Policies issued subsequent to March 31, 1878.*

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	§	255,000 00
Reserve for reversionary additions and premium reductions.....		85,000 00
Reserve for life annuities.....		7,000 00
Total net liabilities to said policy-holders in Canada...	§	347,000 00
Total liabilities to all policy-holders in Canada.....	§	510,000 00

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	§	16,013 17
Total income in Canada.....	§	16,013 17

\* Based on Institute of Actuaries H.M. Table, with interest at  $4\frac{1}{2}$  per cent for policies issued prior to January 1, 1900, and with interest at  $3\frac{1}{2}$  per cent for policies issued on or after that date.



NORTH BRITISH AND MERCANTILE—Continued.

EXPENDITURE IN CANADA.

Total amount paid for death claims (including bonus additions, \$15,251.25)		
\$5,267.37 of which accrued in 1904	\$	49,809 25
Amount paid for matured endowments (including bonus additions, \$1,200.18).		11,200 18
Amount paid to annuitants.		623 82
Amount paid for surrendered policies		5,964 96
Cash bonuses applied in payment of premiums in Canada.		314 02
<hr/>		
Total net amount paid to policy-holders in Canada	\$	67,912 23
Cash paid for commissions, salaries and other expenses of officials.		588 84
Cash paid for taxes, licenses, fees or fines.		352 43
Miscellaneous payments, viz.:—Postage, stationery, telegrams, &c., \$102.02; insurance superintendence, \$7.87; medical fees, \$7.50; proportion of general expenses payable by life branch, \$1,500; law expenses, \$187.15; auditor's fees, \$50		1,854 54
<hr/>		
Total expenditure in Canada	\$	70,708 04

MISCELLANEOUS.

Bonuses added during the year	\$	2,376 14
Number of policies become claims in Canada during the year.	15	
Amount of said claims (including \$14,915.83 bonus additions).		55,799 49
Number of policies in force in Canada at date.	316	
Amount of said policies.	\$	628,020 23
Bonus additions.		168,412 99
<hr/>		
Total amount of policies in force December 31, 1905.		796,433 22
Number of life annuities in force at December 31, 1905.	2	
Amount of annual payments thereunder.		623 82

EXHIBIT OF POLICIES.

Policies in force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies.	311	\$ 615,837 66		
Endowment assurances.	28	67,631 98		
Bonus additions.		182,792 24		
<hr/>			339	\$ 866,261 88
Additional bonuses.				2,376 14
<hr/>			<hr/>	
Totals.			339	\$ 868,638 02
Deduct terminated			23	72,204 80
<hr/>			<hr/>	

In force at end of year:—

Whole life policies.	289	\$ 570,388 25		
Endowment policies.	27	57,631 98		
Bonus additions.		168,412 99		
<hr/>			316	796,433 22

## SESSIONAL PAPER No. 8

NORTH BRITISH AND MERCANTILE—*Continued.*

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonuses, \$13,715.65) ..	14	\$ 44,599 31
" maturity (including bonuses, \$1,200.18) ..	1	11,200 18
" surrender (including bonuses, \$1,525.54) ..	6	12,091 29
" lapse ..	2	4,000 00
" bonuses surrendered ..	....	314 02
	<u>23</u>	<u>\$ 72,204 80</u>

*Details of North British and Mercantile Policies issued prior to March 31, 1878.*

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonus additions, \$72,295.57) ..	81	\$ 251,900 31
Bonuses added during the year ..	....	674 96
Policies terminated (inclusive of bonus additions, \$6,850.36) ..	7	24,550 36
Policies in force at date of statement (inclusive of bonus additions, \$66,120.17) ..	<u>74</u>	<u>228,024 91</u>

*Number and Amount of Scottish Provincial Policies included in above statement.*

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of \$90,076.96 bonus additions) ..	179	\$ 349,356 19
Bonuses added during the year ..	....	1,074 94
Policies terminated (including \$7,306.94 bonus additions) ..	12	27,056 35
Bonuses surrendered ..	....	314 02
Policies in force at date of statement (including \$85,530.94 bonus additions) ..	<u>167</u>	<u>325,060 76</u>

NORTH BRITISH AND MERCANTILE—Continued.  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

LIFE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year.....	10,389,645	12	0	Claims under policies after deduction of sums reassured..	736,430	17	2
Premiums, after deduction of reinsurance premiums.....	950,055	11	7	Policies emerged by death.....	£ 641,774	13	1
Interest—less income tax.....	408,769	15	11	Endowment assurance policies matured..	94,656	4	1
Recording fees.....	382	10	6		£ 736,430	17	2
				<b>Surrenders</b>			
				Surrenders of policies and bonuses thereon.....	41,919	8	6
				Bonuses in cash.....	12,095	4	6
				Commission.....	51,919	9	2
				Expenses of management.....	77,643	13	5
				Irrecoverable balances.....	344	0	8
				Written off investments.....	20,011	8	6
				One-tenth profit on life business 1900-1905 paid into shareholders' life and annuity profit account.....	111,147	18	6
				Amount of life assurance fund at the end of the year.....	10,697,341	9	7
					£ 11,748,853	10	0

ANNUITY REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of annuity fund at the beginning of the year.....	3,082,886	15	0	Annuities paid.....	303,068	3	0
Consideration of annuities granted, after deduction of re-surances.....	221,491	16	8	Less received under reassurances.....	11,517	0	7
Premiums, after deduction of reinsurance premiums.....	6,259	13	3		£ 291,551	2	5
Premiums for sinking fund policies, after deduction of re-surance premiums.....	9,839	14	9	Income tax.....	5,453	2	0
Interest—less income tax.....	117,009	17	2		£ 297,004	4	5
				<b>Sinking fund policies matured</b>			
				Commission.....	3,560	0	0
				Expenses of management.....	2,244	12	11
				Surrenders.....	5,565	7	2
				Of annuities.....	£ 2,729	2	10
				Of sinking fund policies.....	1,271	10	8
					£ 4,000	13	6
				<b>Investment reserve</b>			
				Profit of annuity business 1900-1905 paid into shareholders' life and annuity profit account.....	30,000	0	0
				Amount of annuity fund at the end of the year.....	29,556	0	0
					3,065,556	18	10
					£ 3,437,487	16	10

## SESSIONAL PAPER No. 8

## NORTH BRITISH AND MERCANTILE—Continued.

LIABILITIES.			LIFE BALANCE SHEET.			ASSETS.		
£	s.	d.	£	s.	d.	£	s.	d.
Life assurance fund at December 31, 1905.....	10,697,341	9 7	Mortgages on property within the United Kingdom.....	3,494,137	9 4			
Outstanding liabilities.....	262,868	12 6	Mortgages on property out of the United Kingdom.....	741,254	12 5			
Claims admitted but not paid.....			Loans on security of public charges.....	29,326	16 3			
Commission, &c., due.....	£ 136,797	10 10	Loans secured upon rent charges.....	65,231	9 3			
Reassurance premiums due, but unpaid.....	31,648	5 6	Loans on life interests and reversions.....	763,097	11 1			
Unclaimed policy values.....	12,991	0 11	Life interests, reversions, and annuities purchased.....	32,379	14 0			
Interest received but not due.....	8,870	3 4	Ground rents.....	249,795	16 6			
Due to fire department.....	1,642	11 0	Loans on the company's policies within the surrender values.....	512,226	19 0			
	70,919	0 11	Half-credit premiums secured upon policies.....	10,853	9 6			
£ 262,868	12 6		British government securities.....	4,677	12 7			
			Indian and colonial government securities.....	323,530	2 0			
			Guaranteed Indian railway debentures.....	37,304	0 0			
			Indian government railway annuities.....	142,664	10 6			
			Foreign government securities.....	293,254	15 6			
			Indian and colonial municipal securities.....	816,847	17 6			
			Foreign municipal securities.....	72,208	9 7			
			Railway and other debentures and debenture stocks.....	1,217,609	13 1			
			Railway and other preference and ordinary stocks and shares.....	250,755	10 6			
			Foreign railway bonds and debenture stock.....	871,866	4 8			
			Foreign railway guaranteed stock and bonds.....	62,851	19 11			
			Foreign railway ordinary stock.....	29,075	10 9			
			Freehold property.....	16,748	0 8			
			Leasehold property.....	4,663	11 9			
			Loans upon personal security.....	319,773	2 7			
			Short loans on security.....	95,500	10 0			
			Agents' balances.....	99,618	14 8			
			Outstanding premiums.....	149,816	11 6			
			Outstanding interest.....	124,858	15 5			
			Cash in hand and on current account abroad.....	22,689	12 7			
			Cash in hand and on current account at home.....	60,219	10 8			
			Cash on deposit abroad.....	3,333	6 8			
			Cash on deposit at home.....	40,000	0 0			
			Bills receivable.....	1,825	13 9			
			Due by annuity branch.....	242	7 11			
			£10,960,210	2 1		£10,960,210	2 1	

ANNUITY BALANCE SHEET.

LIABILITIES.

Annuity fund at December 31, 1905.....	£	s.	d.
Outstanding liabilities.....	3,065,556	18	10
Investment reserve.....	73,494	6	8
Annuitants due but unpaid, &c.....	30,000	0	0
Interest received but not due.....	6,154	18	5
Due to fire department.....	2,087	18	4
Due to life branch.....	29,556	0	0
Income tax unpaid.....	242	7	11
	5,453	2	0
	£	73,494	6 8

ASSETS.

Mortgages on property within the United Kingdom.....	£	s.	d.
Loans secured upon public rates.....	616,191	1	7
Loans on life interests and reversions.....	54,488	8	3
Ground rents.....	661,052	14	2
Reversions.....	156,840	1	6
Life interests.....	164,200	16	1
British government securities.....	1,480	2	11
Colonial government securities.....	1,270	11	0
Guaranteed Indian railway stock.....	119,493	6	0
Foreign government securities.....	51,248	0	0
Colonial municipal securities.....	95,719	14	1
Foreign municipal securities.....	72,438	6	7
Railway and other debentures and debenture stocks.....	17,840	0	11
Indian railway debenture stock.....	386,993	4	3
Railway and other preference and ordinary stocks and shares.....	13,445	0	0
Foreign railway guaranteed stocks and shares.....	261,650	12	0
Foreign railway preference stock.....	22,845	5	2
Foreign railway bonds.....	10,266	6	0
Outstanding interest.....	382,085	9	0
Outstanding premiums.....	45,256	9	2
Cash on current account at home.....	14	16	10
	4,231	0	0
	£	3,139,051	5 6

## THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—H. L. PALMER.

Secretary—J. W. SKINNER.

Principal Office—Milwaukee, Wis., U.S.

Attorney in Canada—WM. ANGUS.

Head Office in Canada—Montreal.

(Incorporated March 2, 1857. Commenced business in Canada, November, 1871.)

*No Capital Stock.*

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral .....	\$ 49,075 00
United States registered bonds held by the Receiver General, viz.:—	
4 per cent bonds, \$100,000 ; carried out at market value .....	129,583 33
Net deferred premiums .....	254 95
Total assets in Canada .....	\$ 178,913 28

## LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada, including reserves for reversionary additions and premium reductions .....	\$ 113,775 00
Total liabilities in Canada .....	\$ 113,775 00

## INCOME IN CANADA.

Amount of premiums received in cash during the year in Canada .....	\$ 2,914 69
Premiums paid by dividends .....	1,706 83
Total net premium income .....	\$ 4,621 52

\* Based on Actuaries' Table, 4 per cent.

5-6 EDWARD VII., A. 1906

NORTH-WESTERN MUTUAL LIFE—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—

Death claims .....	\$	13,972 00	
Matured endowments .....		2,603 00	
Total amount paid for death claims and matured endowments .....	\$	16,575 00	
Amount paid for surrendered policies .....		2,810 93	
Cash dividends paid policy-holders in Canada .....		329 33	
Cash dividends applied in payment of premiums in Canada .....		1,706 83	
Total net amount paid to policy-holders in Canada .....	\$	21,422 09	
Amount paid for taxes, in Canada .....		2 56	
Paid for commissions in Canada .....		4 00	
Attorney's services .....		25 00	
Total expenditure in Canada .....	\$	21,453 65	

## MISCELLANEOUS.

Number of policies become claims in Canada during the year .....	11	
Amount of said claims .....	\$	16,575 00
Number of policies in force in Canada at date .....	190	
Amount of said policies at December 31, 1905 .....		225,902 00

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies .....	200	\$ 242,269		
Endowment .....	5	6,603		
Old policies increased .....			205	\$ 248,872 00
				39 00
			205	\$ 248,911 00
Deduct terminated .....			15	23,009 00

In force at end of year :—

Whole life policies .....	187	\$ 221,902	
Endowment .....	3	4,000	
			190
			\$ 225,902 00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death .....	9	\$ 13,972 00
" maturity .....	2	2,603 00
" surrender .....	4	6,000 00
" decrease .....		434 00
Total .....	15	\$ 23,009 00

## SESSIONAL PAPER No. 8

NORTH-WESTERN MUTUAL LIFE—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Total premium income .....	\$33,056,719 27
Consideration for supplementary contracts not involving life contingencies .....	252,301 00
Premium notes, loans or liens restored by revival of policies .....	5,818 08
Cash received for interest, and discount on claims paid in advance .....	8,635,698 91
Cash received for rents .....	347,326 44
Profit on sale or maturity of ledger assets .....	27,352 04
Income from other sources—old debts paid .....	43 92
<b>Total income .....</b>	<b>\$39,325,259 66</b>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses and matured endowments .....	\$ 9,319,376 07
Cash paid to annuitants .....	53,124 95
Premium notes, voided by lapse .....	7,216 40
Surrender values paid in cash .....	4,389,896 32
Dividends applied to pay renewal premiums .....	2,669,264 00
Dividends applied to purchase paid-up additions and annuities .....	866,479 11
Dividends paid policy-holders in cash .....	2,953,317 72
Paid for claims on supplementary contracts not involving life contingencies .....	93,689 61
Commissions .....	3,393,432 87
Medical examiners' fees and inspection of risks .....	202,973 79
Travelling and all other agency expenses .....	12,158 81
Salaries of officers and office employees .....	543,201 46
Taxes, licenses and fees .....	719,677 15
Rent .....	41,448 01
General expenses .....	606,487 61
<b>Total disbursements .....</b>	<b>\$25,871,743 88</b>

## LEDGER ASSETS.

Book value of real estate unencumbered .....	\$ 3,241,976 49
Mortgage loans on real estate, first liens .....	99,070,301 58
Loans made to policy-holders on the company's policies assigned as collateral .....	18,667,720 00
Premium notes on policies in force .....	315,307 01
Book value of bonds owned .....	78,871,060 63
Cash on hand and in banks .....	1,449,424 82
Agents' balances .....	3,257 89
<b>Total ledger assets .....</b>	<b>\$201,619,048 42</b>



5-6 EDWARD VII., A. 1906

NORTH-WESTERN MUTUAL—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 3,111,783	59
Rents due and accrued.....	24,819	95
Market value of bonds over book value.....	1,525,025	15
Net amount of uncollected and deferred premiums.....	2,139,653	50
Gross assets .....	\$208,420,330	61
Deduct assets not admitted.....	3,257	89
Total admitted assets.....	\$208,417,072	72

LIABILITIES.

* Net reinsurance reserve.....	\$172,097,790	00
Present value of amounts not yet due on supplementary contracts not involving life contingencies.....	978,996	17
Total policy claims .....	511,107	49
Due and unpaid on supplementary contracts not involving life contingencies.....	2,172	50
Dividends or other profits due policy-holders.....	456,540	66
Premiums paid in advance .....	41,024	24
Sundry.....	94,311	08
Tontine surplus payable to policy-holders subsequent to 1906....	21,542,316	06
Dividends apportioned payable to policy-holders during 1906.....	3,361,116	94
Unassigned funds (surplus).....	9,331,697	58
Total liabilities.....	\$208,417,072	72

EXHIBIT OF POLICIES.

Number of policies issued during the year.....	36,347	
Amount of said policies. ....	\$ 93,584,206	00
Number of policies terminated during the year .....	19,800	
Total amount terminated.....	48,356,782	00
Number of policies in force at date of statement.....	320,896	
Net amount of said policies.....	764,266,187	00

Actuaries' and American Tables of Mortality with 4 and 3 per cent interest, respectively.

SESSIONAL PAPER No. 8

## THE NORWICH UNION LIFE INSURANCE SOCIETY,

(Including the old business of the Reliance Mutual Life Assurance Society.)

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Manager—J. J. W. DEUCHAR.

Chief Agent in Canada.—JOHN B. LAIDLAW.

Principal Office—Norwich, Eng.

Head Office in Canada—Toronto.

(Reliance Mutual, Established, 1840. Commenced business in Canada, August 1, 1868.)  
(License to Norwich Union Life, issued October 18, 1899.)*No Capital.*

## ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General, viz. :—

	Par value.
City of Toronto debentures.....	\$ 109,986 67
Newfoundland 3½ p. c. debentures.....	24,333 33
City of Winnipeg bonds.....	9,733 33
" St. John, N.B., bonds ..	21,960 00
" Quebec bonds.....	17,033 34
" Vancouver 4 p. c. bonds.....	23,846 66
Total par value.....	<u>\$ 206,833 33</u>
Carried out at par value.....	\$ 206,833 33
Cash in Imperial Bank of Canada .....	809 75
Total assets in Canada.....	<u><u>\$ 207,643 08</u></u>

## LIABILITIES IN CANADA.

* Net reserve on all outstanding policies in Canada.....	\$ 80,000 00
Total liabilities in Canada .....	<u><u>\$ 80,000 00</u></u>

## INCOME IN CANADA.

Premiums received in cash during the year in Canada.....	\$ 3,352 29
Received for interest .....	274 59
Total income .....	<u><u>\$ 3,626 88</u></u>

\* Reserve based on Institute of Actuaries' H.M. Table of Mortality, with 4½ per cent interest. Estimated by the Department.

5-6 EDWARD VII., A. 1906

NORWICH UNION LIFE—*Concluded.*

## EXPENDITURE IN CANADA.

Cash paid for death claims (including \$906.80 bonus additions).....	\$	12,212	23
Cash paid to annuitants . . . . .		64	10
Total net amount paid to policy-holders in Canada.....	\$	12,276	33
Cash paid for commissions, salaries and other expenses of officials.....		190	71
Cash paid for taxes, licenses, fees or fines in Canada.....		21	37
Total expenditure in Canada.....	\$	12,488	41

## MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	6		
Amount of said claims . . . . .	\$	12,212	23
Number of policies in force in Canada at date. . . . .	132		
Amount of said policies.....	\$	139,221	00
Bonus additions thereon.....		15,491	97
Total net amount of policies in force in Canada, December 31, 1905..		154,712	97

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

## In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies.....	133	\$ 142,816 00		
Endowment . . . . .	5	7,105 00		
Bonus additions.....		17,004 20		
			138	\$ 166,925 20
Deduct terminated (by death).....	6	\$ 12,212 23	6	12,212 23

## In force at end of year :—

Whole life policies.....	127	\$ 132,116 00		
Endowment . . . . .	5	7,105 00		
Bonus additions. . . . .		15,491 97		
Total .....			132	\$ 154,712 97

## SESSIONAL PAPER No. 8

## THE NORWICH UNION LIFE.—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## REVENUE ACCOUNT.

## ASSURANCE FUND.

Amount of funds on January 1, 1905.....	£	s.	d.
Premiums (less re-assurance).....	4,901,772	17	11
Interest and dividends (less income tax).....	741,968	6	7
Profit on securities realized.....	211,123	12	4
Assignment fees.....	4,763	12	8
	212	17	11

## ASSURANCE FUND.

Claims under policies (less re-assurances).....	£	s.	d.
Bonuses thereon.....	272,715	18	3
Surrenders.....	52,114	0	5
Bonuses taken in cash.....	55,423	14	2
Interest on settlement policies trust fund.....	8,797	18	9
Expenses of management.....	46	3	6
Directors' fees.....	51,016	4	1
Commission.....	3,435	12	0
Amount of fund, December 31, 1905.....	54,451	16	1
	60,271	13	10
	5,356,020	2	5

£ 5,859,841 7 5

£ 5,859,841 7 5

## ANNUITY FUND.

Amount of fund on January 1, 1905 .....	£	647,039	0	3
Consideration for annuities granted .....		131,000	10	8
Interest (estimated) .....		27,094	0	0

## ANNUITY FUND.

Annuities.....	£	70,355	6	6
Surrender.....		310	0	0
Commission (estimated).....		1,310	0	0
Expenses (estimated).....		1,310	0	0
Amount of fund, December 31, 1905.....		731,848	4	5

805,133 10 11

805,133 10 11

£ 6,664,974 18 4

£ 6,664,974 18 4



## SESSIONAL PAPER No. 8

## \*THE PELICAN AND BRITISH EMPIRE LIFE OFFICE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Presidents—	General Manager and Actuary—
Rt. Hon. Viscount HAMPDEN, K.C.M.G.	GERALD H. RYAN, F.I.A.
Rt. Hon. Sir JOHN GORST, K.C., M.P.	

Principal Office—70 Lombard Street, London, E.C., England.

Chief Agent in Canada—A McDUGALD. | Head Office in Canada—Montreal.

(Organized, 1797. Commenced business in Canada, January, 1904.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....£	1,000,000
Amount paid up in cash.....	100,000

## ASSETS IN CANADA.

Value of real estate in Canada held by the company, unencumbered...\$	167,256 52
Mortgages on real estate in Canada, held by Canadian trustees under the provisions of the Insurance Act.....	1,277,295 20
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	154,086 08

Stocks and bonds in deposit with the Receiver General:—

	Par value.	Market value.	Book value.
Province of British Columbia 3 per cent stock.....	\$ 112,420 00	\$ 97,805 40	\$ 97,630 20
Canada 3½ per cent bonds.....	486 67	486 67	486 67
Canada 4 per cent bonds.....	6,813 33	6,949 60	6,886 33
South Australian bonds.....	38,933 33	39,809 33	38,787 33
Natal 3 per cent inscribed stock.....	17,033 33	14,819 00	14,726 53
Canadian Northern Railway guaranteed 4 per cent bonds.....	48,666 67	49,640 00	49,421 00
City of London, Ont., bonds.....	60,000 00	60,000 00	59,853 24
Manitoba Government bonds.....	30,000 00	30,900 00	30,400 00
St. Louis (Montreal) bonds.....	15,000 00	15,000 00	14,850 00
Maisonneuve (Montreal) bonds.....	15,000 00	16,023 00	15,000 00
Newfoundland Government 3½ per cent bonds.....	73,000 00	68,074 93	64,191 31
Total par, market and book values \$	417,353 33	\$ 399,507 93	\$ 392,232 61

Carried out at book value..... 392,232 61

Bonds in the hands of Canadian trustees under the provisions of the Insurance Act, viz.:—

	Par value.	Market value.	Book value.
Montreal Gas Co.....\$	24,786 00	\$ 24,786 00	\$ 23,000 00
Town of St. Louis.....	10,000 00	10,000 00	9,850 00
Bell Telephone Co. of Canada.....	30,000 00	32,442 00	31,000 00
Total par, market and book values \$	64,786 00	\$ 67,228 00	\$ 63,850 00

Carried out at book value..... 63,850 00

Cash at head office in Canada..... 277 17

Cash in Bank of Montreal..... 127,008 23

\* During the year 1903 an amalgamation took place between the Pelican Life Office and the British Empire Mutual Life Assurance Company, under the corporate name of the Pelican and British Empire Life Office. The combined companies did not commence to issue policies until January, 1904.

5-6 EDWARD VII., A. 1906

PELICAN AND BRITISH EMPIRE—*Continued.*ASSETS—*Concluded.*

Interest accrued.....	\$	26,864 63
Loan on 2 life policies, personal covenant and vested agency commission.....		8,094 47
Endowment assurances, fully paid, present value.....		5,818 39
Gross premiums due and uncollected on Canadian policies in force (£30,695.20 of which are premiums due during December, 1907).....	\$	38,084 55
Deduct cost of collection at 5 per cent.....		1,904 22
Net outstanding premiums.....		36,180 33
Total assets in Canada.....	\$	2,258,963 63

## LIABILITIES IN CANADA.

*Net reinsurance reserve.....	\$	1,800,000 00
Claims for death losses unadjusted but not resisted.....	\$	50,589 50
"    matured endowments unadjusted but not resisted (\$100 of which accrued in previous year).....		5,833 00
Total amount of unsettled claims in Canada.....		56,422 50
Due on account of general expenses.....		4,434 00
Total liabilities in Canada.....	\$	1,860,856 50

## INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$	203,292 50
Premiums paid by bonuses.....		387 64
Cash received for annuities.....		3,126 40
Total (first year, \$16,267.12; renewal, \$187,413.02; annuities, \$3,126.40).....	\$	206,806 54
Deduct premiums paid to other companies for reinsurance.....		5,627 50
Net premium income.....	\$	201,179 04
Cash received for interest.....		89,963 65
Total income in Canada.....	\$	291,142 69

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	110,145 96
Cash paid for matured endowments in Canada.....		88,941 00
Total net amount paid for death claims and matured endowments.....	\$	199,086 96
Cash paid to annuitants.....		6,415 06
Amount paid for surrendered policies.....		7,352 75
Cash bonuses paid to Canadian policy-holders.....		848 25
"    applied in payment of premiums in Canada.....		387 64
Total net amount paid to policy-holders in Canada.....	\$	214,090 66

\*Estimated by the Department on basis of Institute of Actuaries' H.M. Table with  $4\frac{1}{2}$  per cent interest, and H.M.  $3\frac{1}{2}$  for policies issued since December 31, 1899.

SESSIONAL PAPER No. 8

PELICAN AND BRITISH EMPIRE—*Continued.*EXPENDITURE IN CANADA—*Concluded.*

Cash paid for commissions, salaries and other expenses of officials in Canada.....	21,370 18
Cash paid for taxes.....	1,488 22
Miscellaneous payments, viz.:—Travelling expenses, \$1,302.50; printing and stationery, \$1,103.92; rent and furniture account, \$1,830.50; advertising, \$449.23; postage, express and telegrams, \$721.61; medical fees, \$957.69; other charges, \$2,174.65.....	8,540 10
Total expenditure in Canada.....	<u>\$ 245,489 16</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada. 95	
Amount of said policies.....	\$ 353,000 00
Number of policies become claims in Canada during the year (including matured endowments).....	71
Amount of said claims (including matured endowments).....	204,920 96
Number of policies in force at date.....	2,374
Amount of said policies.....	\$ 5,690,553 24
Bonus additions thereon.....	325,079 80
Total.....	\$ 6,015,633 04
Less amount of said policies reinsured in other licensed companies in Canada (including bonus additions, \$13,705.12).....	184,537 12
Net amount in force December 31, 1905.....	5,831,095 92
Number of life annuities in force in Canada at date.....	10
Annual payments thereunder.....	<u>6,735 06</u>

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

## In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies.....	1,736	\$ 4,094,141 03		
Endowments.....	644	1,457,030 67		
Term and other.....	2	55,000 00		
Bonus additions.....		343,930 30		
			2,382	\$ 5,950,102 00

## New policies issued :—

Whole life policies.....	39	\$ 139,500 00		
Endowment.....	56	242,500 00		
Term and other.....	1	1,000 00		
			96	383,000 00

## Old policies revived.....

1 2,246 50

	2,479	\$ 6,335,348 50
Deduct terminated.....	105	319,715 46

## In force at end of year :—

	No.	Amount.		
Whole life policies.....	1,728	\$ 4,114,877 07		
Endowment.....	643	1,519,676 17		
Term and other.....	3	56,000 00		
Bonus additions.....		325,079 80		
			2,374	\$ 6,015,633 04



5-6 EDWARD VII., A. 1906

PELICAN AND BRITISH EMPIRE—*Continued*

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death . . . . .	37	£ 116,579 96
" maturity . . . . .	40	88,341 00
" surrender . . . . .	16	48,407 00
" lapse . . . . .	11	36,387 50
" not being taken . . . . .	1	30,000 00
Total . . . . .	105	£ 319,715 46

## DETAILS OF POLICIES REINSURED AT END OF YEAR.

Whole life policies . . . . .	£ 115,832 00
Endowment . . . . .	55,000 00
Bonus additions . . . . .	13,705 12
Total . . . . .	£ 184,537 12

## SESSIONAL PAPER No. 8

PELICAN AND BRITISH EMPIRE—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905

## REVENUE ACCOUNT.

	£.	s.	d.
Amount of funds at the beginning of the year.....	5,035,481	17	11
Premiums (less reassurances).....	411,809	1	5
Consideration for annuities granted.....	22,710	2	10
Interest and dividends (less income tax).....	199,906	1	9
Assignment and transfer fees.....	129	17	2
Profit on reversions and securities realized.....	16,042	0	5
	£ 5,686,079	1	6
Claims under policies (less reassurances).....	285,117	5	2
Endowments matured.....	66,101	16	4
Surrenders.....	23,777	17	5
Annuities.....	22,593	14	4
Commission.....	18,634	13	6
Expenses of management.....	42,179	5	9
Cash bonuses to assured.....	1,773	1	7
Refunds in reduction of premiums.....	3,243	12	1
Dividend to shareholders, declared May, 1905.....	15,000	0	0
Amount of funds at the end of the year, as per balance sheet.....	5,207,657	15	4
	£ 5,686,079	1	6

## BALANCE SHEET.

	£.	s.	d.		£.	s.	d.
LIABILITIES.				ASSETS.			
Assurance funds.....				Mortgages on property within the United Kingdom.....	894,205	0	11
Capital £1,000,000 of which is paid up.....£ 100,000	0	0		Mortgages on Property out of the United Kingdom.....	409,366	18	0
Provisional fund.....	90,000	0	0	Loans on Life Interests and Reversions.....	693,760	2	6
Dividend fund.....	10,000	0	0	Loans on the Company's Policies and "Positive" notes.....	276,864	3	5
Investment reserves:—				Loans upon Personal Security.....	62,558	13	8
Company's fund.....	30,000	0	0	Loans on Stocks and Shares.....	9,500	0	0
British Empire fund.....	52,439	14	11	Investments:—			
	282,439	14	11	British Government Securities.....	84,471	0	0
Total funds.....	£ 5,207,657	15	4	Indian Government Securities.....	208,456	2	3
Claims admitted or announced but not paid.....	74,348	12	0	Colonial Government Securities.....	262,049	0	0
Outstanding accounts and commission.....	9,431	19	1	Municipal Securities.....	184,923	1	1
				Foreign Government Securities.....	50,635	0	0
				Railway and other Debentures and Debenture Stock.....	869,258	0	10
				Ordinary.....	437,130	10	0
				House Property and Real Estate.....	228,015	17	0
				Ground Rents.....	45,932	18	5
				Reversions.....	232,022	19	0
				Life Interests.....	50,186	1	9
				Agents' Balances.....	17,251	4	10
				Outstanding Premiums.....	59,369	13	7
				Outstanding Interest.....	18,526	15	1
				Interest accrued but not due.....	39,812	0	6
				Cash—			
				On Deposit.....	35,666	13	4
				On Current account and in hand.....	71,376	10	3
					£5,291,338	6	5

## PHOENIX MUTUAL LIFE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOHN M. HOLCOMBE. | Secretary—SILAS H. CORNWELL,  
Principal Office—Hartford, Conn.  
Chief Agent in Canada—C.R.G. JOHNSON. | Head Office in Canada—Montreal-  
(Incorporated, May, 1851. Commenced business in Canada, October, 1866.)

*No Capital.*

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General:—

	Par value.
County of Middlesex bonds . . . . .	\$ 30,000 00
Niagara Falls Park bonds . . . . .	99,280 00
	<u>\$ 129,280 00</u>

Carried out at market value . . . . . \$ 131,762 00

Gross deferred premiums on Canadian policies in force . . . . .	\$ 392 59
Deduct cost of collection at 10 per cent . . . . .	39 25

Net deferred premiums carried out . . . . . 353 34

Total assets in Canada . . . . . \$ 132,115 34

## LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding policies  
in Canada . . . . . \$ 275,000 00  
Claims for death losses unadjusted but not resisted . . . . . 315 00

Total liabilities in Canada . . . . . \$ 275,315 00

## INCOME IN CANADA.

Gross cash received for premiums in Canada . . . . . \$ 12,421 81  
Premiums paid by dividends . . . . . 2,390 91

Total net premiums income . . . . . \$ 14,812 72  
Amount received for interest or dividends on bonds, &c. . . . . 5,307 90

Total income in Canada . . . . . \$ 20,120 62

## SESSIONAL PAPER No. 8

PHENIX MUTUAL—*Continued.*

## EXPENDITURE IN CANADA.

Net amount for death claims. . . . .	\$	22,758 00
Net amount paid for matured endowments. . . . .		71 00
Cash paid for surrendered policies. . . . .		78 00
Cash dividends applied in payment of premiums in Canada . . . . .		2,390 91
Total net amount paid to policy-holders in Canada. . . . .	\$	25,297 91
Total expenditure in Canada. . . . .	\$	25,297 91

## MISCELLANEOUS.

Number of policies become claims in Canada during the year. . . . .	17	
Amount of said claims . . . . .	\$	22,829 00
Number of policies in force in Canada at December 31, 1905. . . . .	535	
Amount of said policies. . . . .		518,170 00

## EXHIBIT OF POLICIES, CANADIAN BUSINESS.

## In force beginning of year :—

	No.	Amount	No.	Amount.
Whole life policies. . . . .	529	\$ 525,897		
Endowment . . . . .	19	8,457		
Term and other . . . . .	5	8,000		
			553	\$ 542,354 00
Policies issued. . . . .			1	645 00
Total . . . . .			554	\$ 542,999 00
Deduct terminated. . . . .			19	24,829 00

## In force at end of year :—

Whole life policies. . . . .	512	\$ 501,784		
Endowment . . . . .	18	8,386		
Term and other. . . . .	5	8,000		
			535	\$ 518,170 00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death. . . . .	16	\$ 22,758 00
" maturity . . . . .	1	71 00
" surrender . . . . .	1	1,000 00
" change and decrease. . . . .	1	1,000 00
	19	\$ 24,829 00

5-6 EDWARD VII., A. 1906

PHŒNIX MUTUAL—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Total premium income.....	\$ 3,508,485 65
Consideration for supplementary contracts not involving life contingencies.....	13,575 00
Received for interest and dividends and for discount on claims paid in advance.....	888,951 34
Received for rents.....	38,640 94
Received for profits on sale or maturity of ledger assets.....	17,266 31
Other income.....	2,883 66
<b>Total income.....</b>	<b>\$ 4,469,802 90</b>

## DISBURSEMENTS DURING THE YEAR.

Total net amount paid for losses and matured endowments.....	\$ 1,203,281 00
Cash paid to annuitants.....	10,654 33
Premium notes voided by lapse.....	2,169 00
Paid for claims on supplementary contracts not involving life contingencies.....	7,066 67
Dividends paid to policy-holders in cash.....	4,836 75
" applied to pay renewal premiums.....	226,700 97
" " to purchase paid-up additions and annuities.....	66,098 00
Surrender values paid in cash.....	220,920 14
" " applied to pay new and renewal premiums.....	3,546 15
" " to purchase paid-up insurance and annuities.....	82,216 00
Paid for commission and bonuses to agents.....	452,645 00
Commuted renewal commissions.....	17,844 22
Salaries and allowances for agencies.....	74,764 85
Agency supervision, travelling and all other agency expenses.....	31,959 04
Medical examiners' fees and inspection of risks.....	51,867 86
Salaries of officers and office employees.....	95,998 46
Taxes, licenses and Insurance Department fees.....	99,924 60
Rent.....	34,062 82
Miscellaneous expenditure.....	97,940 07
<b>Total disbursements.....</b>	<b>\$ 2,784,495 93</b>

## LEDGER ASSETS.

Book value of real estate, unencumbered.....	\$ 640,161 70
Loans on mortgages on real estate, first liens.....	11,939,233 06
Loans on company's policies assigned as collateral.....	1,293,108 00
Premium notes, loans or liens on policies in force.....	191,329 75
Book value of bonds and stocks owned.....	4,963,943 86
Cash on hand and in banks.....	458,462 69
<b>Total ledger assets.....</b>	<b>\$19,486,239 06</b>

## SESSIONAL PAPER No. 8

PHOENIX MUTUAL.—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 251,832 42
Market value of bonds and stocks over book value .....	202,923 14
Outstanding and deferred premiums.....	265,516 73
Total assets.....	<u>\$20,206,511 35</u>

## LIABILITIES.

*Net reinsurance reserve .....	\$19,010,450 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies .....	34,385 00
Net policy claims.....	28,520 00
Premiums paid in advance.....	18,795 00
Dividends or other profits due policy-holders .....	4,517 00
Dividends apportioned, payable during 1906. ....	29,500 00
Special policy reserve.....	132,500 00
Unearned interest on policy loans and notes.....	40,693 00
Unassigned funds (surplus).....	907,151 35
Total liabilities.....	<u>\$ 20,206,511 35</u>

## EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	7,853
Amount of said policies.....	\$14,109,372 00
Number of policies terminated during the year .....	4,352
Total amount terminated .....	6,882,477 00
Number of policies in force at date of statement.....	52,284
Amount of said policies .....	<u>87,813,040 00</u>

\*Computed on Actuaries' Table of Mortality, with 4 per cent interest on all policies issued prior to January 1, 1901; and on policies issued subsequent to January 1, 1901, on the American Table of Mortality, with  $3\frac{1}{2}$  per cent interest on non-participating policies and with 3 per cent interest on participating policies.

## THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—TIMOTHY L. WOODRUFF.

Secretary—JOHN H. VROOMAN.

Principal Office—New York City.

Chief Agent in Canada—D. A. McADAM.

Head Office in Canada—Montreal.

(Incorporated, February 25, 1875. Commenced business in Canada, January, 1889.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . \$ 100,000 00

## ASSETS IN CANADA.

Amount of loans to Canadian policy-holders on the company's policies assigned as collateral. . . . . \$ 61,515 03

Premium obligations on Canadian policies in force . . . . . 400 00

Stocks and bonds in deposit with Receiver General, viz. :—

	Par value.	Market value.
Province of Quebec 4 per cent bonds . . . . .	\$ 25,306 67	\$ 26,753 86
Province of Quebec 5 per cent bonds . . . . .	13,500 00	13,900 50
Montreal City 4 per cent bonds . . . . .	41,000 00	42,753 43
City of Toronto sterling 4 per cent bonds . . . . .	30,660 00	32,229 79
City of Toronto 3½ per cent debentures . . . . .	24,333 33	23,826 88
City of Winnipeg 3½ per cent debentures . . . . .	26,000 00	24,524 93
British Columbia 3½ per cent dyking debentures . . . . .	42,000 00	41,760 60
Canadian Northern Railway 4 per cent debentures . . . . .	30,000 00	30,675 00
Town of St. Louis (Montreal) bonds . . . . .	25,000 00	26,100 00
City of Victoria debentures . . . . .	50,000 00	50,166 66

Total par and market values. . . . . \$ 307,800 00 \$ 312,781 65

Carried out at market value. . . . . 312,781 65

Cash in banks, viz. :—

Bank of Montreal, Toronto . . . . .	\$ 4,476 65
Molsons Bank, Montreal . . . . .	1,498 96

Total . . . . . 5,975 61

Agents' ledger balances . . . . . 14,353 61

Interest accrued . . . . . 4,571 61

Gross premiums due and uncollected on Canadian policies in force . . . . \$ 9,506 00

Gross deferred premiums on same . . . . . 8,745 00

Total outstanding and deferred premiums . . . . . \$ 18,251 00

Deduct cost of collection at 10 per cent. . . . . 1,825 00

Net outstanding and deferred premiums . . . . . 16,426 00

Other assets—office furniture. . . . . 1,583 00

Total assets in Canada . . . . . \$ 417,606 51

SESSIONAL PAPER No. 8

PROVIDENT SAVINGS—*Continued.*

## LIABILITIES IN CANADA.

* Amount computed to cover the net present value of all Canadian policies in force.....	\$	375,765 00
Claims for death losses unadjusted but not resisted .....		19,000 00
Surrender values claimable on cancelled policies.....		418 00
Premiums paid in advance .....		197 00
Premium notes and net premiums in excess of reserve .....		112 00
Total liabilities in Canada .....	\$	395,492 00

## INCOME IN CANADA.

Cash received for premiums .....	\$	139,002 00
Premium obligations taken in part payment of premiums.....		483 64
Premiums paid by dividends .....		6,175 16
Total premium income (new, \$30,386.13; renewal, \$115,274.67).....	\$	145,660 80
Received for interest or dividends on stocks, policy loans, &c .....		14,082 22
All other income.....		10,914 71
Total income in Canada .....	\$	170,657 73

## EXPENDITURE IN CANADA.

Net amount paid for death claims.....	\$	40,912 00
Cash paid for surrendered policies.....		3,390 23
Cash dividends applied in payment of premiums in Canada.....		6,175 16
Total net amount paid to policy-holders in Canada .....	\$	50,477 39
Cash paid for commissions, salaries and all other expenses of officials in Canada .....		50,766 67
Cash paid for taxes, &c .....		2,647 95
Miscellaneous payments, viz.:—Office rent, \$2,194.38; advertising, \$708.06; postage, telegrams and exchange, \$1,220.27; stationery and printing, \$657.46; sundry expenses, \$1,416.42; medical fees, \$3,431.75; office furniture, \$1,066.33.....		10,694 67
Total expenditure in Canada .....	\$	114,586 68

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	13 89
Premium obligations received during the year.....		2,388 91
Total.....	\$	2,402 80
Deduction during the year, viz.:—		
Amount of obligations used in payment of surrendered policies.....	\$	62 64
" " voided by lapse .....		21 00
" " redeemed in cash .....		1,919 16
Total deductions.....		2,002 80
Balance—note assets at end of year.....	\$	400 00

\* Based on the Combined Experience Table with interest at 4 per cent, and the American Experience Table with interest at  $3\frac{1}{2}$  per cent.



5-6 EDWARD VII., A. 1906

PROVIDENT SAVINGS—*Continued.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken in	
Canada .....	517
Amount of said policies .....	\$ 1,054,779 00
Number of policies become claims in Canada during the year...	25
Amount of said claims .....	47,000 00
Number of policies in force in Canada at date .....	2,376
Net amount in force, December 31, 1905 .....	4,309,310 00

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

## In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies .....	726	\$ 1,299,643		
Endowment .....	226	310,107		
Term and all other .....	1,159	2,255,618		
			2,111	\$ 3,775,368 00

## New policies issued:—

Endowment .....	4	\$ 4,500		
Term and all other .....	513	1,050,279		
			517	1,054,779 00
Old policies revived .....			37	55,500 00
Old policies changed and increased .....			130	175,740 00

Total .....	2,795	\$ 5,061,387 00
Deduct policies terminated .....	419	752,077 00

## In force at end of year:—

Whole life policies .....	791	\$ 1,285,793		
Endowment .....	253	345,845		
Term and all other .....	1,332	2,677,672		
			2,376	\$ 4,309,310 00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death .....	25	\$ 47,000 00
"    expiry .....	99	164,000 00
"    surrender .....	23	33,000 00
"    lapse .....	142	310,560 00
"    change and decrease .....	130	197,517 00
Total terminated .....	419	\$ 752,077 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Total premium income .....	\$ 3,661,718 57
Consideration for supplementary contracts not involving life contingencies .....	10,241 40
Interest .....	211,057 69
Rents, including \$1,200 for company's own occupancy .....	296,463 75
Premium notes, loans or liens restored by revival of policies .....	779 93
Profit on sale or maturity of ledger assets .....	100,430 56
Comptroller State of New York .....	14,433 47
Total income .....	\$ 4,295,125 37

## SESSIONAL PAPER No. 8

PROVIDENT SAVINGS—*Continued.*

## DISBURSEMENTS.

Amount paid for death losses and matured endowments .....	\$ 1,298,913 68
Annuities involving life contingencies.....	17,230 96
Premium notes voided by lapse .....	15,600 83
Surrender values paid in cash .....	199,563 19
Surrender values applied to purchase paid-up policies and annuities....	15,898 80
Dividends paid policy-holders in cash .....	130,141 80
Dividends applied to pay renewal premiums .....	37,912 46
Paid for claims on supplementary contracts not involving life contingencies .....	3,400 00
Commissions and bonuses to agents .....	536,077 29
Dividends to stockholders .....	6,916 00
Salaries and allowances for agencies, including managers, agents and clerks .....	113,353 38
Agency supervision, travelling and other agency expenses .....	134,412 08
Salaries of officers and home office employees .....	250,887 77
Medical examiners' fees and inspection of risks .....	85,908 80
Taxes, licenses and insurance department fees.....	122,900 49
Rents, including \$1,200 for company's own occupancy .....	72,741 45
Advertising, printing and stationery and postage .....	78,325 04
Legal expenses .....	32,400 08
Furniture, fixtures and safes .....	6,940 24
Repairs and expenses on real estate .....	192,023 99
Loss on sale or maturity of ledger assets .....	108,380 62
All other disbursements .....	33,905 61
Total disbursements.....	<u>\$ 3,493,834 56</u>

## LEDGER ASSETS.

Book value of real estate, unencumbered .....	\$ 2,875,382 91
Mortgage loans, first liens on real estate.....	549,917 33
Loans secured by pledge of bonds, stocks and other collaterals .....	700 00
Loans to policy-holders on the company's policies assigned as collateral.	2,591,313 95
Book value of bonds and stocks owned .....	1,023,168 37
Deposited in trust companies and banks on interest .....	248,143 34
Cash on hand and in banks (not on interest) .....	126,156 55
Agents' balances and bills receivable .....	205,190 25
Premium notes on policies in force .....	297,870 92
Loans at interest to agents secured by security bonds.....	50,000 00
Comptroller State of New York, \$10,166.57; other items, \$11,710...	21,876 57
Total ledger assets .....	<u>\$ 7,989,720 19</u>

## NON-LEDGER ASSETS.

Interest due and accrued .....	88,914 84
Rents accrued .....	3,362 04
Market value of real estate over book value.....	366,246 60
Market value of bonds and stocks over book value .....	13,089 39
Net amount of uncollected and deferred premiums .....	430,549 00
Total .....	<u>\$ 8,891,882 06</u>
Deduct items not admitted.....	<u>262,883 82</u>
Total admitted assets .....	<u><u>\$ 8,628,998 24</u></u>

PROVIDENT SAVINGS—*Concluded.*

## LIABILITIES.

* Net reinsurance reserve on December 31, 1905....	8 8,021,944 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies.....	37,258 40
Total policy claims.....	208,328 40
Dividends or other profits due policy-holders.....	2,270 76
Liability on cancelled policies upon which a surrender value may be demanded.....	11,959 00
Premiums paid in advance, including surrender values so applied.....	8,255 00
Trust funds and accrued interest....	37,333 34
Interest paid in advance on loan on policies.....	12,981 20
Judgment against society upon which appeal is pending.....	1,458 00
Capital stock paid up.....	100,000 00
Unassigned funds (surplus).....	187,210 14
Total liabilities.....	8 8,628,998 24

## EXHIBIT OF POLICIES.

Number of new policies issued.....	11,135
Amount.....	8 21,143,508 00
Number of policies terminated.....	9,746
Amount.....	21,573,624 00
Number of policies in force at December 31, 1905. . . . .	43,898
Amount in force at December 31, 1905....	96,768,367 00

\* Computed on Combined Experience and American Tables of Mortality, with 4 per cent and  $3\frac{1}{2}$  per cent interest.

## SESSIONAL PAPER No. 8

## THE ROYAL INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—WILLIAM WATSON. | Manager—CHAS. ALCOCK.  
Principal Office—Liverpool, Eng.  
Chief Agent in Canada—WM. MACKAY. | Head Office in Canada—Montreal.  
(Established, May 31, 1845. Commenced business in Canada, 1851.)

(For Capital and Assets, see Fire Statement.)

## LIABILITIES IN CANADA.

*Under Policies issued previous to March 31, 1878.*

* Amount computed to cover reserve on all outstanding policies in Canada .....	£	127,406	29
Reserve for reversionary additions and premium reductions.....		54,276	65
Net reinsurance reserve.....	£	181,682	94
Claims for death losses unadjusted but not resisted.....		5,964	00
Total net liabilities to said policy-holders in Canada....	£	187,646	94

*Under Policies issued subsequent to March 31, 1878.*

* Amount computed to cover the reserve on all outstanding policies in Canada .....	£	179,887	55
Reserve for reversionary additions and premium reductions.....		45,209	39
Reserve for life annuities.....		4,048	50*
Total.....	£	229,145	44
Claims for death losses unadjusted but not resisted.....		2,000	00
Total liabilities to said policy-holders in Canada.....	£	231,145	44
Total liabilities to all policy-holders in Canada.....	£	418,792	38

## INCOME IN CANADA.

Amount of premiums received in cash during the year in Canada.....	£	44,042	72
(First year, \$8,528.29; renewal, \$35,514.43.)			
Amount received for interest on loans and premiums .....		8,371	25
Total income in Canada.....	£	52,413	97

\* Based on Institute of Actuaries' H<sup>M</sup>. Table with interest at  $4\frac{1}{2}$  per cent for policies issued prior to January 1, 1900, and with interest at  $3\frac{1}{2}$  per cent for policies issued since that date.

ROYAL—Continued.

EXPENDITURE IN CANADA.

Cash paid on account of death claims . . . . .	\$	26,756	19
Amount paid to annuitants. . . . .		501	79
Cash paid for surrendered policies. . . . .		6,168	22
Cash paid for dividends to Canadian policy-holders. . . . .		3,564	54
Total net amount paid to policy-holders in Canada. . . . .	\$	36,990	74
Cash paid for commissions, &c. . . . .		9,242	93
Taxes, licenses, fees or fines. . . . .		320	48
Miscellaneous, viz.:—Legal expenses, \$102; medical examinations, \$564; postage and exchange, \$275.82; travelling expenses, \$822.13; printing and stationery, \$366.01; advertising, \$47; rent and light, \$614.60; sundry expenses, \$346.35; office furniture, \$67.50. . . . .		3,205	41
Total expenditure in Canada. . . . .	\$	49,759	56

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada. . . . .	112		
Amount of said policies. . . . .	\$	226,750	00
Number of policies become claims in Canada during the year . . . . .	10		
Amount of said claims. . . . .		26,568	95
Number of policies in force at date. . . . .	560		
Amount of said policies. . . . .	\$	1,267,780	78
Bonus additions thereon . . . . .		135,076	41
Total net amount in force at December 31, 1905. . . . .		1,402,857	19
Number of life annuities in force in Canada at date. . . . .	3		
Amount of annual payments thereunder. . . . .		501	79

EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies. . . . .	329	\$ 690,679 77		
Endowment assurances. . . . .	118	308,696 34		
Term and other. . . . .	13	56,000 00		
Bonus additions. . . . .		120,670 68	460	\$ 1,176,046 79

New policies issued :—

Whole life policies. . . . .	45	\$ 108,000 00		
Endowment assurances. . . . .	83	150,750 00		
All other policies. . . . .	8	19,000 00	136	277,750 00
Policies transferred from other branches. . . . .			5	5,226 80
Policies increased. . . . .				1,000 00
Bonuses added during the year. . . . .				28,080 57
			601	\$ 1,488,104 16
Deduct policies terminated. . . . .			41	85,246 97

## SESSIONAL PAPER No. 8

ROYAL—*Concluded.*EXHIBIT OF POLICIES—*Concluded.*

In force at end of year :—

	No.	Amount.	No.	Amount.
Whole life policies.....	351	\$ 753,094 07		
Endowment assurances.....	189	439,686 71		
All other policies.....	20	75,000 00		
Bonus additions.....		135,076 41		
		<hr/>	560	<hr/>
				\$ 1,402,857 19

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonuses, \$8,267.25).....	10	\$ 26,568 95
"    surrender (including bonuses, \$4,057.59).....	6	12,141 59
"    lapse.....	19	35,000 00
"    not taken.....	6	6,000 00
"    change and decrease .....		4,186 43
Bonuses surrendered.....		1,350 00
	<hr/>	<hr/>
Total.....	41	\$ 85,246 97

## DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878, AND BONUS ADDITIONS THEREON.

	No.	Amount.
Policies in force at beginning of year in Canada (including \$69,823.96 bonus additions).....	99	\$ 290,501 09
Bonuses added .....		9,808 62
Policies terminated (including \$9,037.15 bonus additions).....	6	24,363 82
Policies in force at date of statement (including \$70,595.43 bonus additions).....	93	<hr/>
		275,945 89

(For General Business Statement see Appendix).

## THE ROYAL VICTORIA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JAMES CRATHERN.

Treasurer—CHARLES C. HOLE.

Chief Agent and General Manager—

DAVID BURKE, A.I.A., F.S.S.

Principal Office—Montreal.

(Incorporated, May 21, 1897, by an Act of the Parliament of Canada, 60-61 Vic., cap. 81. Commenced business in Canada, September, 1897.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 1,000,000 00
Amount paid up in cash.....	200,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals	£ 110,000 00
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Stocks.	Par value.	Market value.	Amount loaned.
1,000 shares Montreal Light, Heat & Power Co.....	£ 100,000	£ 89,000	£ 60,000
255 shares Montreal Street Railway Co.....	12,750	29,580	25,000
25 " Toronto Street Railway Co.....	2,500	2,600	
200 " Montreal Light Heat & Power Co.....	20,000	17,800	25,000
125 " Detroit Railway Company.....	12,500	11,750	
Totals.....	£ 147,750	£ 150,730	£ 110,000

Amount of loans to policy-holders on company's policies assigned as collateral.....	18,476 66
Non-forfeiture loans on policies.....	12,828 56

Stocks and bonds in deposit with Receiver General, viz:—

	Par value.	Market value.	Ledger value.
Province of Manitoba bonds.....	£ 60,000 00	£ 63,600 00	£ 64,369 28
Province of Nova Scotia bonds.....	6,000 00	6,426 00	6,460 10
Province of Quebec 3 per cent stock.....	9,733 33	8,760 00	9,281 33
Town of Maisonneuve debentures.....	30,000 00	33,450 00	33,532 41
City of St. Henry debentures.....	55,000 00	63,272 00	60,749 95
Canadian Northern Railway bonds.....	24,820 00	25,564 00	25,280 04
City of Montreal bonds.....	50,000 00	52,000 00	50,522 86
City of Ottawa bonds.....	15,000 00	14,100 00	13,878 79

Total par, market and ledger values.....	£ 250,553 33	£ 267,172 60	£ 264,014 76
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Carried out at ledger value.....	264,014 76
Cash at head office.....	5,649 91

## SESSIONAL PAPER No. 8

ROYAL VICTORIA—*Continued.*ASSETS—*Concluded.*

Cash in banks, viz.:—

Bank of Montreal, Montreal .....	\$ 9,776 28	
Canadian Bank of Commerce, Winnipeg .....	742 97	
Quebec Bank, Quebec.....	1,022 26	
Bank of Ottawa, Ottawa .....	791 88	
Bank of Montreal, Vancouver.....	210 65	
Dominion Bank, Toronto.....	1,907 23	
Bank of Hochelaga, Three Rivers.....	198 62	
<b>Total.....</b>		14,649 89
Agents' ledger balances and advances.....		10,821 18
<b>Total.....</b>	\$	436,440 96

## OTHER ASSETS.

Market value of stocks and bonds over ledger value.....	3,157 84
Equipment and office furniture.....	5,300 00
Interest accrued.....	1,627 60
Outstanding and deferred premiums.....	48,357 12
<b>Total assets.....</b>	\$ 494,883 52

## LIABILITIES.

Amount computed to cover the net present value of all policies in force...\$	414,248 54
Reserve for life annuities.....	36,122 49
<b>Total.....</b>	\$ 450,371 03
Deduct value of policies reinsured in other companies.....	10,129 60
* Net reinsurance reserve.....	\$ 440,241 43
Claims for death losses due and unpaid.....	5,000 00
Claims for net losses resisted, not in suit .....	2,500 00
Annuity claims due and unpaid.....	1,000 00
Due on account of general expenses.....	1,410 00
<b>Total liabilities .....</b>	\$ 450,151 43
Surplus on policy-holders' account.....	\$ 44,732 09
Capital stock paid up \$200,000.	

## INCOME DURING THE YEAR.

Cash received for premiums.....\$	144,055 27
Deduct premiums paid to other companies for reinsurance .....	5,463 34
<b>Total premium income.....</b>	\$ 138,591 93
(Premiums on new policies, \$24,981.38 ; renewals, \$113,610.55.)	
Received for interest or dividends on stocks, bonds, &c.....	16,037 15
<b>Total income.....</b>	\$ 154,629 08

\* Based on Institute of Actuaries' H<sub>14</sub> Table, with interest at 4½ per cent on all policies issued on or before December 31, 1899, and with 3½ per cent interest on all policies issued thereafter.



5-6 EDWARD VII., A. 1906

ROYAL VICTORIA—*Continued.*

## EXPENDITURE DURING THE YEAR.

Net amount paid for death losses (\$4,555 of which accrued in previous year).....	\$	38,004	85
Cash paid to annuitants .....		5,354	28
Cash paid for surrendered policies .....		3,969	27
Total paid to policy-holders .....	\$	47,328	40
Cash paid for commissions, salaries and other expenses of officials.....		42,715	13
Taxes, licenses, fees or fines. ....		2,351	66
Sundry expenditure, viz.:—Travelling expenses, \$3,381; postage, telegraphing and express, \$1,260.09; general expenses, \$4,281.56; printing and stationery, \$1,429.68; amount written off advances to agents, \$1,583.09; office furniture, \$82.55; medical examiners' fees, \$2,694.70; rents, \$3,409.84; advertising, \$1,306.35 .....		19,428	86
Total expenditure .....	\$	111,824	05

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1904 .....	\$	393,635	93
Amount of cash income as above.....		154,629	08
Total .....	\$	548,265	01
Amount of expenditure as above.....		111,824	05
Balance, net ledger assets at Dec. 31, 1905 .....	\$	436,440	96

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada 749			
Amount of said policies.....	\$	1,002,100	00
Amount of said policies reinsured in other licensed companies in Canada .....		88,673	00
Number of policies become claims during the year .....		24	
Amount of said claims .....		41,000	00
Number of policies in force at date .....		3,445	
Amount of said policies.....	\$	4,633,610	
Amount of said policies reinsured in other licensed companies in Canada.....		229,773	
Net amount in force at December 31, 1905 .....		4,403,837	00
Number of life annuities in force at December 31, 1905.....		7	
Amount of annual payments thereunder.....		5,354	28

## EXHIBIT OF POLICIES.

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies.....	2,153	\$ 2,881,844		
Endowment.....	803	1,011,207		
Term and other.....	201	311,021		
			3,157	\$ 4,204,072 00

## SESSIONAL PAPER No. 8

ROYAL VICTORIA—*Concluded.*EXHIBIT OF POLICIES—*Concluded.*

## New policies issued :—

	No.	Amount.	No.	Amount.
Whole life policies.....	602	\$ 810,940		
Endowment.....	149	216,835		
Term and other.....	65	94,000		
			816	\$ 1,121,775 00
Old policies revived.....			4	8,000 00
Old policies changed and increased.....			2	3,697 00
Total.....			3,979	\$ 5,337,544 00
Deduct terminated.....			534	703,934 00

## In force at end of year :—

Whole life policies.....	2,364	\$ 3,183,883		
Endowment.....	858	1,112,706		
Term and other.....	223	337,021		
			3,445	\$ 4,633,610 00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death.....	24	\$ 41,000 00
"    expiry.....	1	2,000 00
"    surrender.....	42	60,000 00
"    lapse.....	403	476,738 00
"    change and decrease.....	3	52,446 00
Policies not taken.....	61	71,750 00
Total.....	534	\$ 703,934 00

## DETAILS OF POLICIES REINSURED AT END OF YEAR.

Whole life policies.....	74	\$ 159,540 00
Endowment.....	22	49,400 00
Term and other.....	9	20,833 00
Total.....	105	\$ 229,773 00

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—LORD KELVIN, G.C.V.O., &c  
Manager—W. HUTTON.  
Chief agent in Canada—CHARLES J. FLEET.

Secretary—WILLIAM G. SPENS.  
Principal Office—Glasgow.  
Head Office in Canada—Montreal.

(Founded at Glasgow, January 1, 1826. Incorporated by Act of Parliament, 1849.  
Commenced business in Canada, 1846.)

(No Capital.)

ASSETS IN CANADA.

Securities in deposit with Receiver General:—

	Par value.	Book value.
Province of New Brunswick debentures. ....	\$ 25,000 00	\$ 24,333 33
City of Toronto 4 per cent Consolidated Loan .....	73,000 00	73,000 00
City of Victoria, B.C., 4½ per cent bonds.....	50,000 00	52,007 57
Total par and book values.....	<u>\$ 148,000 00</u>	<u>\$ 149,340 90</u>

Carried out at book value.....	\$	149,340 90
Amount of loans made to Canadian policy-holders on the Society's policies assigned as collateral. ....		16,173 19
Net amount of outstanding premiums .....		61 71
Total assets in Canada.....	\$	<u>165,575 80</u>

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$	129,531 20
Total liabilities in Canada .....	\$	<u>129,531 20</u>

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$	3,331 36
Interest on policy loans .....		663 75
Total income.....	\$	<u>3,995 11</u>

\* Reserve based on Institute of Actuaries' H.M. (5) Table of Mortality, with 2½ per cent int-rest, and Om. 2½ per cent net annual premiums.

## SESSIONAL PAPER No. 8

SCOTTISH AMICABLE—*Continued.*

## EXPENDITURE IN CANADA.

Total amount paid for death claims (including \$487.03 bonus additions) .....	\$	3,893 70
Interim bonus paid .....		84 48
Cash paid for surrendered bonus .....		156 95
Cash paid for commission, salaries and other expenses of officials in Canada .....		73 36
Cash paid for taxes, licenses, fees or fines in Canada .....		53 72
Total expenditure in Canada .....	\$	<u>4,262 21</u>

## MISCELLANEOUS.

Number of policies become claims in Canada during the year .. . . .	3	
Amount of said claims (including bonus) .....	\$	3,893 70
Number of policies in force in Canada at date .....	70	
Amount of said policies .....	\$	168,381 76
Bonus additions .....		13,235 14
Interim bonus subject to confirmation at general meeting .....		<u>4,571 44</u>
Net amount in force at December 31, 1905 .....		<u>186,188 34</u>

## EXHIBIT OF POLICIES.

In force at December 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life .....	73	\$ 171,788 42		
Bonus additions .....		<u>13,904 68</u>		
Total .....	73	\$	185,693 10	
Add additional bonus to December 31, 1905 (subject to confirmation) .....				<u>4,571 44</u>
Total .....	73	\$	190,264 54	
Deduct terminated .....	3			<u>4,076 20</u>

In force at December 31, 1905 :—

Whole life .....	70	\$ 168,381 75		
Bonus additions .....		<u>17,806 59</u>		
	70	\$	186,188 34	

## DETAILS OF POLICIES TERMINATED.

	No.	Amount.
By death (including bonuses \$487.03) .....	3	\$ 3,893 70
Bonuses surrendered .....		<u>182 50</u>
Total terminated .....	3	<u>4,076 20</u>

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## SCOTTISH AMICABLE—Concluded.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of funds at beginning of the year as per last report	4,669,918	0	9	Claims under policies (after deduction of sums re-assured) By death	£ 209,306	0 3
Premiums (after deduction of re-assurances) £				By survivorship	23,372	3 1
Consideration for annuities granted	307,085	8	6	Sundries	232,078	3 4
Interest, dividends, and rent	22,452	18	8	Annuities	21,224	2 1
Assignment fees	185,531	7	0	Commissions	47,198	14 9
	88	7	6	Expenses of management	12,750	10 5
				Income tax	28,452	15 8
				Amount written off on re-valuation of securities	5,587	19 5
					30,780	8 10
				Net amount of funds at the end of the year, as per balance sheet	£ 378,672	14 6
					4,806,403	7 11
	£ 5,185,076	2	5		£ 5,185,076	2 5

## BALANCE SHEET.

	£	s.	d.		£	s.	d.
LIABILITIES.				ASSETS.			
Assurance and annuity fund	4,806,403	7	11	Mortgages—	222,005	2	10
Claims under policies admitted or intimated, but not paid	30,320	17	9	On property in the United Kingdom	197,875	4	2
Annuities due	555	19	0	On property out of United Kingdom			
Outstanding charges for commission and expenses	2,000	0	0	Loans—	439,839	14	7
Temporary deposits, under Society's special policies	6,000	0	0	On the Society's policies	68,880	7	9
				On life-rents and reversions	21,003	12	9
				On public rates			
				On personal security			
				Investments—			
				Life interests and reversions	227,408	12	3
				Government securities, British	1,472	5	0
				“ Colonial	59,815	19	9
				“ Foreign	167,044	9	2
				“ Indian and Colonial	348,172	16	3
				Municipal securities, British railway and other guaranteed stocks	379,420	9	6
				British railway and other guaranteed stocks	518,366	4	3
				British railway and other debentures and debenture stocks	425,915	8	4
				Colonial and foreign railway debentures and debenture stocks	341,450	16	1

## SESSIONAL PAPER No. 8

Indian guaranteed railway stocks .....	99,583	6	8
United States railroad sterling and gold bonds .....	622,715	11	10
Heritable property .....	274,014	13	7
Ground rents and feu-duties .....	338,773	0	7
Bank deposits for fixed periods .....	3,040	0	0
Outstanding premiums .....	39,874	15	3
Outstanding interest .....	4,374	16	4
Interest accrued to date .....	20,312	14	6
Cash in bank, and on hand .....	23,260	3	3
	<u>£ 4,845,280</u>	<u>4</u>	<u>8</u>

<u>£ 4,845,280</u>	<u>4</u>	<u>8</u>
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## SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Manager—JAMES GRAHAM WATSON.

Secretaries—

JOHN LAMB AND R. T. BOOTHBY.

Principal Office—6 St. Andrew's Square, Edinburgh.

Chief Agent and Attorney in Canada—

Head Office in Canada—Montreal.

JOHN H. DUNLOP.

(Instituted in 1837. Incorporated by special Acts of Parliament in 1848, 1884, 1893.)

*No Capital.*

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral. . . . . \$ 9,065 71  
 Stock and bonds owned by the company, viz.:—

Toronto Electric Light Co. $4\frac{1}{2}$ per cent first mortgage gold bonds . . .	25,291 88
+ Municipal debentures . . . . .	1,177,788 31
Montreal Board of Trade . . . . .	20,022 69
Montreal Light, Heat and Power 5 per cent gold bonds . . . . .	25,085 07
Canadian Pacific Railway ordinary stock . . . . .	83,207 28
Toronto Street Railway bonds . . . . .	169,127 84
Montreal Cotton Co. first mortgage gold debentures . . . . .	49,848 05
Winnipeg Electric Street Railway Co. 5 per cent first mortgage bonds . . . . .	51,349 58
Quebec Harbour first preference bonds, 4 per cent . . . . .	25,949 06
Quebec, Montmorency and Charlevoix Railway 5 per cent bonds . . .	51,135 98
Montreal Light, Heat and Power Co. first mortgage gold bonds . . .	38,816 63
Hamilton Street Railway $4\frac{1}{2}$ per cent first mortgage gold bonds . . .	25,875 97
Canadian Northern Railway 4 per cent first mortgage bonds . . . . .	49,730 78
Grand Trunk Pacific Railway 4 per cent sterling bonds . . . . .	240,481 74
Shawinigan Water and Power Co. 5 per cent gold bonds . . . . .	24,509 63
Dominion Coal Company, Limited, 5 per cent gold bonds . . . . .	48,560 57
Canadian Northern Railway 4 per cent debenture stock . . . . .	2,859 16

Total carried out at market value . . . . . \$ 2,109,732 12  
 Interest accrued . . . . . 29,203 16

Total assets in Canada . . . . . \$ 2,148,000 99

## LIABILITIES IN CANADA.

\* Net reinsurance reserve . . . . . \$ 70,372 00

Total liabilities in Canada . . . . . \$ 70,372 00

## INCOME IN CANADA.

Cash premium income . . . . . \$ 953 20  
 Received for interest or dividends on stocks, &c . . . . . 95,787 82

Total income in Canada . . . . . \$ 96,741 02

\* British Life Offices O<sup>M</sup>. Table of Mortality, with  $3\frac{1}{2}$  per cent interest.

+ Municipal debentures of the par value of \$91,000 are on deposit with the Receiver General, viz.: City of London, Ont., \$41,000, and City of Quebec, \$50,000.

## SESSIONAL PAPER No. 8

SCOTTISH PROVIDENT INSTITUTION—*Continued.*

## EXPENDITURE IN CANADA.

Cash paid for death claims in Canada .....	\$	14,203 37
Total expenditure in Canada .....	<u>\$</u>	<u>14,203 37</u>

## MISCELLANEOUS.

Number of policies become claims in Canada during the year. ....	4	
Amount of said claims .....	\$	8,266 03
Number of policies in force in Canada at date .....	36	
Amount of said policies .....	\$	64,921 33
Bonus additions thereon .....		<u>35,013 23</u>
Total net amount in force, December 31, 1905 .....		<u>99,934 56</u>

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies .....	40	\$ 69,972 93		
Bonus additions thereon .....		38,064 63		
	<u>40</u>	<u>\$</u>	<u>40</u>	<u>\$</u> 108,037 56
Interim bonus added to policies emerged .....				163 03
Total .....	<u>40</u>	<u>\$</u>	<u>40</u>	<u>\$</u> 108,200 59
Deduct policies terminated by death (including bonuses, \$3,214.43) .....	<u>4</u>		<u>4</u>	<u>\$</u> 8,266 03

In force at end of year : -

Whole life. ....	36	\$ 64,921 33		
Bonus additions .....		35,013 23		
	<u>36</u>	<u>\$</u>	<u>36</u>	<u>\$</u> 99,934 56



SCOTTISH PROVIDENT INSTITUTION—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
Funds at beginning of year.....	13,138,025	17	4	665,108	0	0
Premiums (less for reassurances).....	649,480	0	7	34,896	4	5
Consideration for annuities granted.....	85,530	5	7	27,354	12	5
Interests, dividends, and rents.....	507,739	11	1	98,226	17	8
Fines for renewal of lapsed policies.....	553	16	5	16,320	6	6
Fees for registration of assignments.....	244	0	0	16,843	2	2
				63,158	2	10
				13,459,666	5	0
	£ 14,381,573	11	0	£ 14,381,573	11	0

## BALANCE SHEET.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Funds as per revenue account—				Mortgages on property within the United Kingdom.....	3,805,981	3	3
Life Assurance Fund.....	13,437,443	18	9	Mortgages on property out of the United Kingdom.....	1,860,569	12	6
Endowment assurance fund—				Loans on the institution's policies, within their surrender value.....	1,051,995	16	6
Special participating class.....	22,222	6	3	<b>Investments</b>			
	£ 13,459,666	5	0	Indian and colonial government securities.....	114,409	16	3
Claims admitted, but not paid.....	94,115	19	0	Foreign government securities.....	118,313	6	3
Surrender values unclaimed.....	6,185	19	6	Railway and other bonds and debentures—			
Annuities due, but not paid.....	1,401	7	11	Home and colonial.....£ 561,211	3	7	
Commission on outstanding premiums.....	2,091	14	5	United states and foreign gold bonds.....	2,372,892	9	4
Expenses unpaid.....	3,702	16	8				
Temporary loan from Bank of England against securities.....	600,000	0	0	Debenture Stock (£695,328, 18s. 7d.), and preference and other stocks (£1,505,012, 0s. 2d.).....	2,934,403	12	11
				Value of business premises in Edinburgh and branches, and property (yielding rental) held in connection therewith.....	2,200,340	18	9
				Value of reversions.....	548,658	9	2
				Loans on district and municipal rates—	61,397	5	5
				Home and colonial.....£ 690,760	16	5	
				United States and foreign.....	105,902	9	10
				Loans on security of trust funds.....	796,663	6	3
				Loans on deposit with colonial and other banks.....	283,498	14	5
				Loans on personal security, combined with policies of assurance.....	39,841	8	7
					29,208	16	0

5-6 EDWARD VII., A. 1906

## SESSIONAL PAPER No. 8

Premiums in course of collection at head office and agencies.....	101,570	3	8
Outstanding interest (mostly since received).....	26,222	19	3
Interest accrued to 31st December, 1905.....	114,374	0	0
Office furniture at head office and branches .....	3,479	5	4
Cash on deposit account .....	20,548	13	0
Cash on hand and on account current .....	55,788	2	3
Stamps on hand .....	198	12	9
	£ 14,167,164	2	6

## THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—ADDISON H. HOOVER.  
 Actuary—W. H. GOULD, M.A., F.I.A.

Secretary—CHARLES O'LEARY.  
 Chief Agent—THOMAS ALLEN.

Head Office—Toronto.

(Incorporated, May 15, 1902, by 2 Edward VII., cap. 102. Commenced business in  
 Canada, March 1, 1903.)

## CAPITAL.

Amount of stock capital authorized and subscribed for.....	\$ 1,000,000 00
Amount paid up in cash.....	225,595 68

(For List of Shareholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Loans to policy-holders on the company's policies assigned as collaterals §	5,116 70
Loans on policies of other companies.....	1,100 00

Debentures and bonds owned by the company:—

	Par value.	Ledger value.
*Town of Petrolia bonds.....	\$ 28,000 00	\$ 29,772 17
“ Dunnville bonds.....	10,141 65	9,797 36
“ Fort William bonds.....	14,521 86	14,521 86
“ Lethbridge “.....	10,000 00	10,000 00
“ Port Arthur “.....	10,000 00	10,000 00
“ Rat Portage “.....	10,889 14	9,881 11
“ Kincardine. . . “.....	4,500 00	4,351 95
“ Portage la Prairie bonds.....	10,000 00	9,819 00
“ Revelstoke “.....	15,000 00	15,000 00
“ Seaforth “.....	4,000 00	3,870 40
“ Sault Ste. Marie “.....	10,000 00	9,605 00
“ Walkerton “.....	2,313 34	2,220 80
Municipality of Neebing bonds.....	2,000 00	2,000 00
*City of St. Catharines bonds.....	24,000 00	24,000 00
“ Vancouver “.....	10,000 00	9,000 00
“ Moncton “.....	10,000 00	9,950 00
“ Brantford “.....	5,000 00	5,000 00
“ Calgary “.....	10,000 00	10,000 00
“ Chatham “.....	10,495 35	10,066 50
“ Guelph “.....	5,063 04	4,846 17
“ Hamilton “.....	7,300 00	7,300 00
“ Hull “.....	10,000 00	8,797 00
“ Stratford “.....	10,000 00	9,950 00
“ Toronto “.....	10,000 00	9,661 00
“ Winnipeg “.....	17,000 00	16,746 60
“ Windsor “.....	11,435 08	10,983 15
“ Greenwood “.....	10,000 00	10,000 00
“ Niagara Falls “.....	10,177 51	9,815 14
“ Victoria “.....	9,995 60	9,900 27

Total par and ledger values.....	\$ 301,832 57	\$ 296,855 48
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Carried out at ledger value.....	296,855 48
Cash at head office.....	309 84

\*In deposit with the Receiver General.

## SESSIONAL PAPER No. 8

SOVEREIGN LIFE—*Continued.*ASSETS—*Concluded.*

Cash in banks, viz :—

Imperial Bank (at interest).....	\$	8,542 18	
Union Bank       ".....		4,828 16	
			13,370 34
Agents' ledger balances (secured).....			13,043 98
All other ledger assets.....			256 25
			<hr/>
Total ledger assets.....	\$		330,052 59

## OTHER ASSETS.

Market value of bonds and debentures over value in account.....		4,977 09	
Interest accrued.....		3,253 34	
Office furniture.....		2,981 08	
Net amount of outstanding and deferred premiums : on new business, \$6,762.57 ; on renewals, \$10,919.84.....			17,682 41
			<hr/>
Total assets.....	\$		358,946 51

## LIABILITIES.

Amount computed to cover the net present value of all policies in force	\$	137,333 00	
Deduct value of policies reinsured in other companies.....		1,265 00	
			<hr/>
*Net reinsurance reserve.....	\$	136,068 00	
			<hr/>
Total liabilities.....	\$	136,068 00	
			<hr/>
Surplus on policy-holders' account.....	\$	222,878 51	
			<hr/>
Capital stock paid up, \$225,595.68			

## INCOME DURING THE YEAR.

Cash received for premiums.....	\$	81,890 97	
Deduct premiums paid to other companies for reinsurance.....		1,258 50	
			<hr/>
Net premium income (on new business, \$26,374.70 ; on renewal, \$54,257.77).....	\$	80,632 47	
Amount received for interest.....		12,792 67	
Premium on capital stock.....		15,209 59	
			<hr/>
Total.....	\$	108,634 73	
Received for calls on capital.....		61,987 66	
			<hr/>
Total income.....	\$	170,622 39	

\*Reserve based upon the British Offices Om. Table of Mortality with 3 per cent interest for profit policies, and  $3\frac{1}{2}$  per cent. for non-profit policies.

Reserve according to the Government standard (Institute of Actuaries H.M. Table with  $3\frac{1}{2}$  per cent interest) is \$131,521.

SOVEREIGN LIFE—Continued.

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$	13,375 00
Cash paid for commissions, salaries and other expenses of officials.....		34,925 42
"    taxes, licenses fees or fines.....		1,601 27
All other expenditure, viz:—Rent, \$2,279.29; exchange, \$128.72; postage, telegrams, &c., \$682.40; travelling expenses, \$1,292.56; stationery and printing, \$1,194.51; sundry expenses, \$923.69; law costs, \$561.77; medical fees, \$1,882.50; expense <i>re</i> capital stock, \$2,382.22; office furniture, \$1,135.23; advertising, \$3,302.43; collections, \$12.56.....		15,777 88
Total expenditure.....	\$	65,679 57

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904.....	\$	225,109 77
Amount of cash income as above.....		170,622 39
Total.....	\$	395,732 16
Amount of expenditure as above.....		65,679 57
Balance—net ledger assets as at December 31, 1905....	\$	330,052 59

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	435	
Amount of said policies.....	\$	739,355 00
Amount of said policies reinsured in other licensed companies in Canada.....		29,000 00
Number of policies become claims during the year.....	3	
Amount of said claims.....		13,375 00
Number of policies in force at December 31, 1905.....	938	
Amount of said policies.....	\$1,932,903	
Amount of said policies reinsured in other licensed companies in Canada....	54,000	
Net amount in force at December 31, 1905.....		1,878,903 00

EXHIBIT OF POLICIES.

Policies in force at December 31, 1904:—

	No.	Amount.	No.	Amount.
Whole life policies.....	399	\$980,695		
Endowment assurances.....	181	289,700		
Term and all other policies.....	6	12,228		
			586	\$ 1,282,623 00

New policies issued:—

Whole life policies.....	327	\$553,010		
Endowment assurances.....	150	225,245		
Term and other policies.....	5	16,600		
			482	794,855 00

Old policies revived.....			2	4,000 00
Old policies changed and increased.....			6	60,300 00
Total.....		1,076	\$	2,141,778 00
Deduct policies terminated.....		138		208,875 00

## SESSIONAL PAPER No. 8

SOVEREIGN LIFE—*Concluded.*EXHIBIT OF POLICIES—*Concluded.*

Net amount in force at December 31, 1905:—

	No.	Amount.	No.	Amount.
Whole life policies.....	643	\$1,454,130		
Endowment assurances.....	283	447,445		
Term and all other policies.....	12	31,328		
			938	\$ 1,932,903 00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death.....	3	\$ 13,375 00
"    lapse.....	64	92,000 00
"    change and decrease.....	6	17,500 00
"    not being taken.....	65	86,000 00
Total terminated.....	138	\$ 208,875 00

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life policies.....	5 8	25,000
Term and all other policies.....	6	29,000
	11 8	54,000

## THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING NOVEMBER 15, 1905.

Manager—LEONARD W. DICKSON.

Secretary—GEORGE OLIVER.

Principal Office—Edinburgh.

Manager in Canada—D. M. MCGOWN.

Head Office in Canada—Montreal.

(Established, 1825. Incorporated, June 6, 1822. Commenced business in  
Canada, 1847.)

## CAPITAL.

Amount of capital authorized and subscribed for, £500,000 sterling...	\$ 2,433,333 33
Amount paid up in cash.....	584,000 00

## ASSETS IN CANADA.

Value of real estate in Canada held by the company .....	\$ 340,973 41
Amount secured by way of loans on real estate in Canada, by bonds or mortgage, first liens .....	3,429,734 02
(Amount of loans as above on which interest has not been paid within one year previous to statement, \$5,000.)	
Amount of loans in Canada secured by stocks or other marketable collaterals .....	163,764 74
Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral .....	725,052 33
Premium loan account.....	18,070 13

Bonds in deposit with the Receiver General:—

	Par value.		Par value.
Montreal Protestant School bonds. ....	\$ 20,000 00	City of Vancouver bonds .....	\$ 50,000 00
" Harbour bonds. ....	59,000 00	" Stratford " .....	100,000 00
" R. C. School bonds.....	86,000 00	Town of Lachine " .....	20,000 00
Town of Owen Sound " .....	105,996 22	Village of Norwich " .....	3,000 00
" Listowel " .....	35,000 00	Township of Thorah " .....	3,000 00
City of Hamilton " .....	20,000 00	Town of Cornwall .....	1,524 00
" Toronto " .....	102,200 00	City of London.....	225,000 00

## SESSIONAL PAPER No. 8

## STANDARD LIFE—Continued.

## ASSETS—Continued.

## Bonds in deposit with the Receiver General—Concluded.

	Par value.		Par value.
Town of Collingwood bonds.....\$	91,000 00	Town of Milton bonds.....\$	8,660 00
" Walkerton bonds.....	14,810 99	County of Leeds and Grenville bonds	25,000 00
" Orangeville bonds.....	11,300 00	Village of East Toronto bonds.....	15,000 00
" Windsor, Ont., bonds.....	26,756 00	" Lakefield bonds.....	10,000 00
Township of Artemesia bonds.....	3,500 00	City of Victoria, B. C., bonds.....	20,000 00
City of Guelph bonds.....	24,600 00	Town of Wingham bonds.....	11,000 00
" Belleville bonds.....	83,000 00	" Brockville bonds.....	60,562 16
" Halifax bonds.....	25,000 00	" Niagara Falls bonds.....	49,903 56
" School bonds.....	33,500 00	" Niagara bonds.....	20,209 66
" Moncton bonds.....	34,500 00	" Tilsonburg bonds.....	23,378 29
" St. John bonds.....	63,900 00	" Dartmouth bonds.....	10,000 00
" Ottawa bonds.....	194,530 00	" Terrebonne bonds.....	12,000 00
Town of New Glasgow bonds.....	48,000 00	" Salaberry of Valleyfield	
" Oakville bonds.....	15,000 00	bonds.....	215,000 00
" Dundas bonds.....	3,500 00	" Joliette bonds.....	35,000 00
" Parkdale bonds.....	56,693 38	Village of Verdun bonds.....	70,000 00
" Seaforth bonds.....	3,000 00	" Côte St. Paul bonds.....	25,000 00
City of Charlottetown bonds.....	10,000 00	Town of St. Paul bonds.....	25,000 00
Town of Galt bonds.....	12,000 00	Township of Ascot bonds.....	20,000 00
" Smith's Falls bonds.....	141,429 64	" Farnham West bonds..	10,000 00
" Woodstock bonds.....	19,000 00	Municipality St. Grégoire de Thau-	
" Mount Forest bonds.....	24,000 00	mature bonds.....	25,000 00
Village of Morrisburg bonds.....	10,664 30	Town of Côte St. Antoine school	
Province of Quebec bonds.....	9,000 00	bonds.....	65,300 88
Village of St. Louis du Mile End		Province of Quebec annuities.....	401,261 88
bonds.....	175,000 00	Town of Peterborough bonds.....	50,000 00
Town of Côte St. Antoine bonds....	200,000 00	" Chatham, N. B., bonds....	17,000 00
" Beauharnois bonds.....	40,000 00	" Magog bonds.....	18,000 00
" St. Henry bonds.....	183,000 00	" Arnprior bonds.....	67,756 91
City of St. Henri bonds.....	92,000 00	Township of Winchester bonds.....	43,898 58
" St. Henri school municipality		" Pakenham bonds.....	14,147 29
bonds.....	100,000 00	Province of Manitoba bonds.....	67,000 00
" St. Henri school commission-		Village of Hanover bonds.....	9,118 24
ers' bonds.....	130,000 00	Town of Springhill bonds.....	5,000 00
County of Pontiac bonds.....	114,650 00	Municipality of Inverness bonds...	67,000 00
Town of St. Cunégonde bonds.....	150,000 00	Town of St. Lambert bonds.....	83,093 97
" Maisonneuve bonds.....	45,000 00	" Montreal West bonds.....	30,000 00
City of Toronto R. C. school bonds..	23,000 00	" Waterloo, P. Q., bonds....	6,000 00
Town of Longueuil bonds.....	90,000 00	" St. Lambert school commis-	
City of Winnipeg bonds.....	101,742 00	sioners' bonds.....	10,838 11
Town of Fraserville bonds.....	55,000 00	Village of Huntingdon bonds.....	42,303 77
Municipality of Neebing bonds.....	10,000 00	City of Fredericton school bonds...	5,000 00
Town of Amherst, N. S., bonds.....	75,000 00	Parish of St. Jerome bonds.....	53,230 65
" Fort William bonds.....	11,000 00	Town of Orillia bonds.....	3,000 00
" Stellarton bonds.....	10,000 00	" St. Jerome bonds.....	10,232 19
Village of Lucknow bonds.....	10,000 00	" Leamington bonds.....	12,995 74
Township of Ameliasburg bonds.....	15,000 00	Village of St. Thérèse de Blainville	
Village of Côte St. Louis bonds.....	100,000 00	bonds.....	7,000 00
" Penetanguishene bonds.....	5,000 00	Town of Lindsay bonds.....	3,000 00
Town of Amherstburg bonds.....	11,558 85	Municipality of Lunenburg bonds...	10,000 00
" Napanee bonds.....	3,413 00	Town of Bowmanville bonds.....	45,242 91
Township of Colchester South bonds.	3,188 60	" Cookshire bonds.....	21,407 12
Village of Kingsville bonds.....	1,594 30	" Kincardine bonds.....	30,924 89
Town of Dresden bonds.....	3,785 26	City of St. Hyacinthe bonds.....	137,159 13
" Newmarket bonds.....	5,582 97	" St. Hyacinthe school com-	
Village of Midland bonds.....	1,422 75	missioners' bonds.....	36,393 89
Town of Picton bonds.....	18,331 91	County of Cape Breton bonds.....	27,000 00
Village of Glencoe bonds.....	1,966 87	Town of Parry Sound bonds.....	19,951 86
City of Sherbrooke bonds.....	100,000 00	" Essex bonds.....	18,682 71
Town of Wolfville bonds.....	15,000 00	" Alliston bonds.....	7,540 00
" Chatham, Ont., bonds.....	32,240 62	" Windsor, N. S., bonds.....	9,000 00
" Goderich bonds.....	5,000 00	" Outremont bonds.....	50,000 00
" Wiarton bonds.....	12,000 00		
" Barrie bonds.....	2,300 00		
" Almonte bonds.....	10,100 00		
		Total.....	\$5,949,476 05



5-6 EDWARD VII., A. 1906

STANDARD LIFE—*Continued.*ASSETS—*Continued.*

\*Municipal and other bonds in the hands of the company, viz.:—

Towns—		Par value.	Villages— <i>Con.</i>		Par value.
Almonte.....	\$	900 00	Dunnville.....	\$	1,165 00
Amherstburg.....		2,633 88	Embro.....		1,815 20
Aylmer.....		5,972 99	Essex Centre.....		1,857 00
Barrie.....		3,499 51	Georgetown.....		1,400 00
Bedford.....		11,000 00	Glencoe.....		812 13
Berlin.....		28,908 66	Hintonburg.....		4,000 00
Berthier.....		11,581 78	Huntsville.....		4,143 42
Blenheim.....		2,353 11	Iroquois.....		4,727 95
Chicoutimi.....		34,753 15	Kemptville.....		7,249 17
Cobourg.....		22,700 00	Lac Weedon.....		5,030 47
Collingwood.....		7,927 61	London West.....		5,270 33
Cookshire.....		7,073 40	Madoc.....		1,756 40
Cornwall.....		5,287 20	Midland.....		1,427 24
Drummondville.....		22,741 27	Morrisburg.....		3,655 27
Farnham.....		10,000 00	Megantic.....		1,676 01
Goderich.....		19,074 79	Point Fortune.....		1,900 00
Gravenhurst.....		3,511 66	Port Dover.....		2,787 73
Lachute.....		10,400 00	Preston.....		2,560 00
Leamington.....		17,909 94	Richmond.....		1,144 79
Lindsay.....		17,684 87	Rigaud.....		4,426 61
Meaford.....		14,322 74	Roberval.....		1,132 69
Milton.....		1,790 35	Southampton.....		15,109 47
Napanee.....		3,848 00	Stanstead Plains.....		9,252 02
New Glasgow.....		3,000 00	St. Jean Baptiste de l'Isle Verte..		1,311 88
Newmarket.....		1,901 45	Vaudreuil.....		6,288 00
Oakville.....		8,661 35	Wallaceburg.....		1,133 25
Orillia.....		34,540 33	Waterford.....		4,924 82
Oshawa.....		5,672 00	Weedon Centre.....		2,744 84
Owen Sound.....		14,679 32	Warton.....		2,000 00
Parry Sound.....		13,016 58	Winchester.....		3,835 87
Pembroke.....		5,501 55	Windsor Mills.....		7,993 16
Pictou, Ont.....		1,062 60			
Port Elgin.....		2,242 00			\$ 140,183 32
Prescott.....		2,524 16			
Paris.....		9,664 18			
Perth.....		29,400 00	Cities—		
Pictou, N.S.....		18,000 00	Chatham.....	\$	22,729 15
Richmond.....		5,763 99	Fredericton.....		11,717 00
Sandwich.....		1,513 88	Guelph.....		36,559 00
Sarnia.....		33,800 62	Halifax.....		59,000 00
Senneville.....		9,097 38	Hamilton.....		5,000 00
Simcoe.....		2,734 43	Kingston.....		18,800 00
Smith's Falls.....		6,430 69	Montreal.....		28,500 00
St. Anne de Bellevue.....		6,000 00	Ottawa.....		4,073 24
St. Jerome.....		96 29	Sorel.....		6,000 00
St. Mary's.....		1,269 42	Stratford.....		33,000 00
St. Lambert.....		51,474 41	St. Hyacinthe.....		7,000 00
Thorold.....		1,372 20	St. Thomas.....		1,984 61
Tilbury Centre.....		1,000 00	Toronto.....		2,344 23
Trenton.....		11,767 34	Windsor.....		20,908 32
Uxbridge.....		6,000 00			\$ 257,615 55
Victoriaville.....		7,310 14			
Valleyfield.....		6,989 53	Railways—		
Walkerton.....		745 02	Canada Atlantic.....	\$	70,000 00
Wingham.....		3,873 46	Canada Central Railway Co.....		1,946 67
		\$ 572,979 23	Central Vermont Ry.....		100,000 00
			Grand Trunk Ry., Owen Sound		
			branch.....		24,000 00
			Halifax Electric Tramway Co....		44,000 00
			London Street Railway Co.....		29,000 00
			St. John Railway Co.....		11,500 00
			St. Louis and San Francisco Rail-		
			way Co.....		25,000 00
			Toronto Railway Co.....		45,746 67
			Winnipeg Electric Street Ry. Co.		100,000 00
					\$ 451,193 34
Villages—					
Beamsville.....	\$	193 00			
Campbellford.....		503 12			
Casselman.....		2,000 00			
Chambly Basin.....		8,676 25			
Chambly Canton.....		12,804 33			
Chesley.....		1,476 00			

\*In addition to these there are \$3,227,800 invested in foreign securities.

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## STANDARD LIFE—Continued.

## ASSETS—Continued.

Debentures in the hands of the company, viz.:—Concluded.

Townships—		Par value.	Municipalities—		Par value.
Aldborough.....	\$	6,000 00	Guysboro'.....	\$	300 00
Amabel.....		827 66	County of Cape Breton.....		15,000 00
Belmont and Methuen.....		927 81	St. Grégoire de Thaumaturge.....		6,629 63
Brook.....		841 92			
Colchester North.....		1,267 00			
Dover.....		1,627 83			
Dundee.....		6,603 30			
East Farnham.....		1,287 70			
East Luther.....		229 16			
Hawkesbury.....		1,755 71			
Marmora Lake.....		1,224 32			
Matilda.....		2,122 74			
Oakland.....		1,800 00			
Orillia.....		890 00			
Orford.....		6,446 64			
Potton.....		2,000 00			
Raleigh.....		813 16			
Roxton.....		1,000 00			
Somerville.....		2,000 00			
Tilbury West.....		465 72			
Winchester.....		1,955 86			
		\$ 42,086 53			
School Commissioners—			Miscellaneous—		
Beauharnois.....	\$	7,472 69	Deere & Company.....	\$	50,000 00
Chicoutimi.....		3,048 70	Eastern Equipment Co.....		25,000 00
Kingston, Roman Catholic.....		15,200 00	Grand Crossing Tack Co.....		9,000 00
Lachute.....		7,468 09	Laurentian Pulp Co.....		50,000 00
Lethbridge.....		3,000 00	Montreal Harbour.....		1,000 00
St. Hyacinthe.....		29,834 59	Montreal Light, Heat and Power Company.....		50,000 00
Municipality of St. Grégoire de Thaumaturge.....		3,000 00	New York Coal Company.....		20,000 00
			Province of Quebec.....		31,993 33
			Sault Ste. Marie Bridge Co.....		44,000 00
			Seattle Electric Co.....		24,000 00
			Studebaker Bros. Manufac. Co.....		50,000 00
			Toronto Electric Light Co.....		25,000 00
			West India Electric Co.....		25,000 00
			Victoria Rolling Stock.....		83,000 00
			Canada Rolling Stock.....		26,000 00
			Underground Electric Ry. Co. of London, Eng.....		25,000 00
			Union Electric Light and Power Company.....		50,000 00
			Dominion Coal Co.....		50,000 00
		\$ 69,024 07			\$ 638,993 33

Bonds held by Messrs. James Gillespie and W. M. Ramsay as trustees on behalf of the Receiver General of Canada :—

Town of Sarnia.....		Par value.	Municipality of Weedon.....		Par value
" Collingwood.....	\$	15,103 95	Town of Sorel.....	\$	20,121 90
" Orillia.....		10,426 24	" Liverpool, N. S.....		18,000 00
" St. Mary's.....		16,693 93	City of Halifax Consolidated Fund..		35,500 00
" Whitby.....		7,363 98	Province of New Brunswick.....		4,000 00
" Smith's Falls.....		10,167 76	Town of Wallaceburg.....		51,000 06
Village of Campbellford.....		9,807 05	" Cobourg.....		25,722 00
" London West.....		4,457 80	Municipality of Cumberland.....		18,000 00
Town of Whitby.....		7,984 23	Town of Sault Ste. Marie.....		15,000 00
" Newmarket.....		8,845 70	City of Stratford schools.....		10,000 00
" Lindsay.....		16,942 32	Town of Toronto Junction.....		7,000 00
" Amherstburg.....		7,786 22	" Farnham.....		92,400 00
" Walkerton.....		28,094 98	School Municipality of St. Edwards..		18,500 00
" Clinton.....		6,369 26	Municipality of Gloucester.....		25,000 00
Montreal Harbour bonds.....		4,000 00	City of Kingston, Ont.....		12,000 00
Town of Sandwich.....		7,000 00	Township of Keppel.....		3,000 02
Montreal Protestant schools.....		10,575 03	Town of Port Hope.....		61,249 50
" Roman Catholic schools...		4,000 00	Montreal Street Railway Company..		70,300 00
Town of Kincardine.....		3,000 00	Montreal Gas Company.....		250,146 67
" Ridgetown.....		5,587 96			
" Richmond.....		10,377 14			
" St. Jerome.....		14,726 19			
" St. Jerome school.....		9,996 53			
		33,451 17			
			Total par value.....		\$1,001,897 63

5-6 EDWARD VII., A. 1906

STANDARD LIFE—*Continued.*ASSETS—*Concluded.*

## Synopsis—

Bonds in deposit with Receiver General.....	\$ 5,949,476 05	
Bonds in deposit with Trustees.....	1,001,897 63	
Bonds in hands of company, viz. :—		
Towns.....	572,979 23	
Townships.....	42,086 53	
Cities.....	257,615 55	
Villages.....	140,183 32	
School Commissioners.....	69,024 07	
Railways.....	451,193 34	
Municipalities.....	21,929 63	
Miscellaneous.....	688,993 33	
Carried out at par value.....	\$ 9,145,378 68	
Cash at head office.....	2,195 09	
Cash in Bank of Montreal.....	226,230 22	
Interest due (including \$8,133.16 interest on policy loans).....	10,805 47	
Gross premiums due and uncollected on Canadian policies in force. . .	\$ 149,465 84	
Deduct cost of collection.....	7,879 95	
Net amount of outstanding premiums.....	141,585 89	
Other assets.....	2,053 64	
Total assets in Canada.....	\$14,205,843 62	

## LIABILITIES IN CANADA.

*Under policies issued previous to March 31, 1878.*

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 1,007,430 00	
Amount of death claims in Canada, due and unpaid.....	14,686 36	
Total net liabilities to said policy-holders in Canada.....	\$ 1,022,116 36	

## LIABILITIES IN CANADA.

*Under policies issued subsequent to March 31, 1878.*

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 6,753,939 00	
Reserve for life annuities.....	114,127 00	
Total.....	\$ 6,868,066 00	
Deduct reserve on policies reinsured in other licensed companies in Canada.....	60,849 00	
Net reinsurance reserve.....	\$ 6,807,217 00	
Claims for death losses due and unpaid.....	35,370 50	
Claims for matured endowments due and unpaid.....	27,759 50	
Total net liabilities to said policy-holders in Canada.....	\$ 6,870,347 00	
Total net liabilities to all policy-holders in Canada.....	\$ 7,892,463 36	

\*Estimate based on the Registrar General's English Life Table No. 1 (Males) at  $3\frac{1}{2}$  per cent interest.

## SESSIONAL PAPER No. 8

STANDARD LIFE—*Continued.*

## INCOME IN CANADA.

Cash received for premiums.....	\$	822,802 27
Cash received for annuities.....		8,337 45
Total.....	\$	831,139 72
Deduct amount paid for reinsurance.....		13,218 09
Net premium income.....	\$	817,921 63
Cash received for interest and dividends.....		747,473 83
Net cash received for rents.....		4,996 79
All other income.....		342 06
Total income in Canada.....	\$	1,570,734 31

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	339,197 41
Payments on matured instalment policies.....		925 60
Cash paid for matured endowments in Canada.....		196,891 34
Total net amount paid on account of claims in Canada.....	\$	537,014 35
Amount paid to annuitants.....		9,851 67
Amount paid for surrendered policies.....		30,807 19
Cash dividends paid Canadian policy-holders.....		36,318 05
Total net amount paid to policy-holders in Canada.....	\$	613,991 26
Cash paid for commissions, salaries and other expenses of officials in Canada.....		119,933 53
Taxes, licenses, fees and fines.....		7,936 40
All other expenditure in Canada:—Medical fees, \$5,002.50; law expenses, \$679.85; travelling expenses, \$8,842.15; advertising, \$2,355.52; stationery and books, \$2,357.51; postage and telegrams, \$2,082.17; newspapers, \$116.40; exchange, \$1,386.83; rents, \$5,469.75; subscriptions, \$35; delivering circulars, \$423.63; charges on investments, \$283.46; insurance, \$177.95; furniture, and repairs, \$31.45; light and heat, \$48.66; cleaning, \$50.45; sundries, \$299.30.....		29,642 58
Total expenditure in Canada.....	\$	771,503 77

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,089
Amount of said policies.....	\$ 2,079,536 67
Number of policies become claims in Canada during the year.....	236
Amount of said claims (including bonus additions).....	528,408 71
Number of policies in force in Canada at date.....	11,516
Amount of said policies.....	\$ 22,066,136 59
Bonus additions thereon.....	1,114,355 52
Total.....	\$ 23,180,492 11
Amount of said policies reinsured in other licensed companies in Canada, including \$1,512.50 bonus additions.....	260,512 50
Net amount of policies in force in Canada at November 15, 1905.....	22,919,979 61

5-6 EDWARD VII., A. 1906

STANDARD LIFE—*Continued.*

## EXHIBIT OF POLICIES.

In force November 15, 1904 :—

	No.	Amount.	No.	Amount.
Whole life.....	5,655	\$ 11,651,475 20		
Endowments.....	5,125	8,348,468 70		
Term and all other .....	208	965,768 00		
Bonus additions.....		1,180,048 29		
			10,988	\$ 22,145,760 19

New policies issued :—

	No.	Amount.		
Whole life.....	450	\$ 984,046 00		
Endowments.....	735	1,126,811 67		
Term and all other.....	50	235,307 00		
			1,235	2,346,164 67

Old policies revived (including bonuses, \$3,306.23).....	84	149,242 90
Bonuses added during the year .....		23,226 56

Total.....	12,307	\$ 24,664,394 32
Deduct policies terminated.....	791	1,483,902 21

In force November 15, 1905 :—

	No.	Amount.		
Whole life.....	5,796	\$ 12,031,877 56		
Endowments.....	5,478	8,895,428 03		
Term and all other.....	242	1,138,831 00		
Bonus additions.....		1,114,355 52		
			11,516	\$ 23,180,492 11

## DETAIL OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses \$50,775.48).....	140	\$ 320,350 45
" maturity (including bonuses, \$28,579.92).....	96	208,058 26
" expiry.....	5	23,500 00
" surrender (including bonuses, \$4,643.75).....	107	149,304 42
" lapse (including bonuses, \$8,266.41).....	353	618,061 08
" change and decrease.....		10,202 00
Policies not taken.....	90	154,426 00
Total.....	791	\$ 1,483,902 21

*Details of Policies issued prior to March 31, 1878, and bonus additions thereon.*

	No.	Amount.
Policies in force at beginning of year in Canada (including \$377,466.09 bonus additions).....	765	\$ 1,717,039 88
Interim bonus added during the year.....		3,030 39
Policies revived (including \$713.61 bonus additions).....	4	7,350 28
Policies terminated (including bonus additions, \$35,808.79) ..	59	135,538 77
Policies in force at date of statement (including \$345,401.30 bonus additions).....	710	1,591,881 78

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life.....	12	\$ 150,000 00
Endowments.....	7	80,000 00
Term and all other.....	2	29,000 00
Bonus additions.....		1,512 50
	21	\$ 260,512 50

## SESSIONAL PAPER No. 8

## STANDARD LIFE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING NOVEMBER 15, 1905.

8—251

REVENUE ACCOUNT.				£	s.	d.
Amount of funds at the beginning of the year, November 16, 1904.....	11,133,769	6	9	643,885	18	6
Premiums (after deduction of re-assurance premiums).....	999,158	10	2	117,464	10	3
Consideration for annuities granted.....	161,564	0	7	67,662	19	0
Interest and dividends.....	465,619	5	4	113,316	12	2
Fines and fees.....	701	15	4	60,330	12	11
Claims by death under life policies, including bonus additions (after deduction of sums re-assured).....				144,413	1	11
Claims by survivorship under endowments and endowment assurances matured, including bonus additions.....				20,000	0	0
Surrenders.....				21,290	3	6
Annuities.....				188,556	1	1
Commission.....				11,383,892	18	10
Expenses of management.....						
Dividend and bonus to shareholders.....						
Income tax.....						
Amount required for adjustment on re-valuation of assets.						
Amount of funds at the end of the year, November 15, 1905, as per balance sheet.....				£12,760,812	18	2

STANDARD LIFE—Concluded.

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Shareholders' capital paid up.....	120,000	0	0
Assurance and annuity fund.....	11,258,453	0	0
Balance carried forward.....	5,439	18	10
Total funds, as per revenue account.....	£11,383,892	18	10
Claims* under policies admitted or intimated but not paid*.....	146,529	3	5
Dividends to proprietors (due at and prior to November 15, 1905) outstanding*.....	9,475	6	0
Annuities outstanding*.....	3,731	16	11
Commission on agents' balances, income tax, &c., outstanding.....	15,260	0	0
Staff deposit fund.....	11,506	15	9
Sums deposited with the company.....	4,160	0	0

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	1,871,771	5	1
Mortgages on property out of the United Kingdom.....	2,257,671	17	5
Loans on life interests and reversions.....	203,935	8	7
Loans on the company's policies, within their surrender values.....	679,224	11	5
Loans upon personal security, with policies of assurance, repayable by instalments.....	41,653	9	7
Loans on debentures, shares, &c., with collateral security.....	150,057	18	10
Investments—			
British government securities.....	191,058	3	4
Indian and colonial government securities.....	142,703	6	0
Foreign government securities.....	138,915	19	3
Indian and colonial municipal bonds.....	1,963,007	9	5
Foreign municipal bonds.....	60,380	11	1
Railway and other debentures and debenture stocks.....	1,775,347	2	9
Railway and other shares (preference and ordinary).....	149,897	8	2
Bank deposits for fixed periods.....	130,341	9	0
House property—freehold.....	£856,569	3	10
House property—leasehold.....	36,898	0	7
Company's shares.....	893,467	4	5
Ground rents and feu-duties.....	10,902	10	0
Life rents and reversions purchased.....	165,159	4	6
Agents' balances.....	98,219	3	10
Outstanding premiums.....	130,472	6	11
Interest accrued, but not due.....	168,997	16	5
Interest due, but not paid.....	99,658	18	3
Cash—	6,956	0	7
On deposit.....	£ 28,166	13	4
In hand and on current account.....	216,939	7	5

Deed and receipt stamps in hand.....

£11,574,556	1	11
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\*Note.—These items are included in the corresponding items in the revenue account.

SESSIONAL PAPER No. 8

## STAR LIFE ASSURANCE SOCIETY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—GEORGE LIDGETT.

Secretary—HENRY GAMBLE HOBSON\*

Principal Office—32 Moorgate Street, London, England.

Chief Agent in Canada—

Head Office in Canada—Toronto.

ALFRED WILLIAM BRIGGS.

(Established, 1843. Commenced business in Canada, November 6, 1868.)

## CAPITAL.

Amount of capital authorized and subscribed for, £100,000 stg . . . . .	\$ 486,666 67
Amount paid up in cash, £5,000 stg . . . . .	24,333 33

## ASSETS IN CANADA.

Value of real estate in Canada held by the company . . . . .	\$ 133,000 00
Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens . . . . .	424,501 17
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals . . . . .	9,480 26
Premium obligations on Canadian policies in force . . . . .	2,756 84

Canadian securities held in Canada and at Home Office, viz :—

	Book value.
*Canada 4 per cent inscribed stock . . . . .	\$241,224 10
Newfoundland 3½ per cent bonds . . . . .	92,129 42
Nova Scotia 3½ per cent debentures . . . . .	100,321 57
Canadian Pacific Railway 5 per cent first mortgage bonds . . . . .	53,746 33
Grand Trunk Railway 4 per cent guaranteed stocks . . . . .	48,632 23
Grand Trunk Pacific 4 per cent mortgage sterling bonds . . . . .	24,546 49
Province of Quebec 5 per cent bonds . . . . .	25,636 03
City of Toronto 3½ per cent debentures . . . . .	13,979 72

Carried out at book value . . . . .	\$600,215 89
Preferred stock in Securities Holding Company . . . . .	1,660 00
Cash at head office in Canada . . . . .	508 68

Cash in banks, viz :—

Bank of Toronto, Toronto . . . . .	\$ 20,380 64
Ontario Bank, Toronto . . . . .	1,427 51

21,808 15  
1,699 91

Agents' ledger balances in Canada . . . . .	
Interest due . . . . .	\$ 7,489 19
Interest accrued . . . . .	7,196 36

Total carried out . . . . .	14,685 55
Rents accrued . . . . .	916 17
Gross premiums due and uncollected on Canadian policies in force . . . . .	\$ 1,695 79
Deduct cost of collection at 5 per cent . . . . .	84 78

Net outstanding and deferred premiums . . . . .	1,611 01
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Total assets in Canada . . . . .	\$ 1,212,843 63
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\* \$194,666.67 par value in deposit with the Receiver General.



5-6 EDWARD VII., A. 1906

STAR LIFE—*Continued.*

## LIABILITIES IN CANADA.

* Net reserve on all outstanding risks in Canada . . . . .	\$	175,000 00
Total liabilities in Canada . . . . .	\$	<u>175,000 00</u>

## INCOME IN CANADA.

Cash received for premiums . . . . .	\$	14,066 16
Premium obligations taken in part payment of premiums . . . . .		139 63
Total net premium income . . . . .	\$	<u>14,205 79</u>
Amount received for interest or dividends on stock, &c., here and in England . . . . .		17,373 52
Received for interest on loans . . . . .		18,037 51
Net amount received for rents . . . . .		<u>10,000 00</u>
Total income in Canada . . . . .	\$	<u>59,616 82</u>

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada . . . . .	\$	20,895 67
Premium and loan obligations used in payment of same . . . . .		<u>1,437 24</u>
Total amount paid for death claims . . . . .	\$	22,332 91
Cash paid for matured endowments in Canada . . . . .	\$	5,124 67
Premium and loan obligations used in payment of same . . . . .		<u>247 64</u>
Total amount paid for matured endowments . . . . .		5,372 31
Cash paid for surrendered policies . . . . .		<u>1,046 53</u>
Total net amount paid to policy-holders in Canada . . . . .	\$	28,751 75
Cash paid for commissions, salaries and other expenses of officials . . . . .		1,752 34
Cash paid for licenses, taxes, fees or fines . . . . .		776 30
All other expenditure:—medical fees, \$70; postage, \$273.98; advertising and printing, \$312.86; fire insurance premiums, \$903; sundry expenses, \$34.34 . . . . .		<u>1,594 18</u>
Total expenditure in Canada . . . . .	\$	<u>32,874 57</u>

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year . . . . .	\$	2,735 72
Premium obligations received during the year . . . . .		<u>139 63</u>
Total . . . . .	\$	2,875 35
Deductions during the year, viz.:—		
Used in payment of claims . . . . .	\$	<u>118 52</u>
Total deductions . . . . .		118 52
Balance, note assets at end of year . . . . .	\$	<u>2,756 84</u>

\* Based on the Institute of Actuaries' H<sup>M</sup>. Table with 4½ per cent interest for policies issued on or before December 31, 1899, and with 3½ per cent for policies issued since that date; estimated by the department.

## SESSIONAL PAPER No. 8

## STAR LIFE—Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	24	
Amount of said policies .....	\$	25,500 00
Number of policies become claims in Canada during the year .....	8	
Amount of said claims .....		21,413 35
Number of policies in force in Canada at date .....	238	
Amount of said policies.. ..	\$	369,330 17
Bonus additions thereon. ....		41,210 48
Total net amount in force at December 31, 1905 .....		<u>410,540 65</u>

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

## In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies .....	160	\$ 291,764 46		
Endowments .....	75	93,820 73		
Term and all other .....	1	1,000 00		
Bonus additions .....		49,545 14		
			236	\$ 436,130 33

## New policies issued :—

Whole life .....	16	\$ 15,500 00		
Endowments.. ..	8	10,000 00		
			24	25,500 00
Old policies transferred .....			3	2,950 41

	263	\$ 464,580 74
Deduct terminated .....	25	54,040 09

## In force at end of year :—

Whole life .....	157	\$ 267,969 44		
Endowments .....	80	100,360 73		
Term and all other .....	1	1,000 00		
Bonus additions .....		41,210 48		
			238	\$ 410,540 65

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonus additions, \$5,299.56) ..	4	\$ 22,332 91
" maturity (including bonus additions, 992.31)...	4	5,372 31
" lapse .....	9	11,000 00
" surrender (including bonus additions, \$2,073.20).	8	15,334 87
Total (including bonus additions, \$8,365.01) .....	25	<u>\$ 54,040 09</u>



## SESSIONAL PAPER No. 8

## STAR LIFE—Concluded.

BALANCE SHEET AT DECEMBER 31, 1905.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Shareholders' capital paid-up.....	5,000	0	0	Mortgages on property within the United Kingdom.....	532,842	7	10
Assurance and annuity fund.....	6,147,479	4	4	Mortgages on property out of the United Kingdom.....	303,356	3	5
Investment fluctuation fund.....	200,000	0	0	Loans on the society's policies (within their surrender value)	447,491	17	4
Total funds as per revenue account, but not paid.....				Investments—			
Claims admitted and announced, but not paid.....				British government securities.....	103,045	3	4
Unclaimed dividends.....				Indian and colonial government securities.....	1,073,304	5	10
Reserve for commission and other liabilities.....				Indian railway guaranteed and preference stock.....	109,105	4	1
				Foreign government securities.....	136,958	15	7
				Foreign and colonial municipality securities.....	63,716	17	7
				British railway ordinary stock.....	121,579	4	1
				British railway guaranteed stock.....	37,484	0	0
				British railway and other debenture stock.....	113,870	5	5
				British railway preference and preferred stock.....	1,619,578	9	9
				Foreign and colonial railways guaranteed and debenture stock.....	54,398	2	2
				Society's shares.....	360	12	6
				Freehold and leasehold premises.....	394,344	12	7
				Ground rents.....	141,731	12	10
				Life interests and reversions.....	107,797	6	9
				Loans—			
				To trustees of Wesleyan Methodist chapels.....	279,225	18	2
				On life interests and reversions.....	137,761	0	0
				On statutory rates.....	334,966	15	1
				Agents' balances.....	41,585	15	11
				Outstanding premiums (head office and branches).....	99,983	0	5
				Premiums on credit.....	39,472	9	4
				Outstanding interest.....	6,894	7	10
				Accrued interest (to December 31, 1905).....	83,888	15	11
				Bankers' balances—			
				On deposit account.....	7,300	0	0
				On current account.....	4,842	15	11
					£ 6,396,885	19	8

## THE STATE LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—ANDREW M. SWEENEY. | Secretary—WILBUR S. WYNN.  
 Principal Office—Indianapolis, Ind., U.S.  
 Chief Agent in Canada—R. M. GRIFFITH. | Head Office in Canada—Montreal.  
 (Incorporated, September 5, 1894. Commenced business in Canada, March, 1904 )

*No Capital Stock.*

## ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on company's policies assigned as collaterals . . . . .	\$	1,184 00
Premium obligations on Canadian policies in force . . . . .		3,845 18
Bonds in deposit with Receiver General :—		
	Par value.	
City of Montreal R. C. School bonds . . . . .	\$ 30,000 00	
Town of Lachine bonds . . . . .	25,000 00	
Total par value . . . . .	\$ 55,000 00	
Carried out at market value . . . . .		55,325 00
Cash in Union Bank, Toronto . . . . .		21,726 54
Agents' ledger balances in Canada . . . . .		197 69
Gross premiums due and uncollected on Canadian policies in force . . . . .	\$ 7,820 75	
Gross deferred premiums on same . . . . .	648 74	
Total outstanding and deferred premiums . . . . .	\$ 8,469 49	
Deduct cost of collection at 40 per cent . . . . .	3,387 79	
Net outstanding and deferred premiums . . . . .		5,081 70
	\$	87,360 11

## LIABILITIES IN CANADA.

*Net reinsurance reserve . . . . .	\$	61,709 00
Total liabilities in Canada . . . . .	\$	61,709 00

## INCOME IN CANADA.

Cash received for premiums . . . . .	\$	49,535 92
Premiums paid by dividends . . . . .		60 00
Total . . . . .	\$	49,595 92
Deduct premiums paid to other companies for reinsurance . . . . .		1,854 09
Total net premium income . . . . .	\$	47,741 83
Amount received for interest or dividends on stocks, &c . . . . .		216 30
Total income in Canada . . . . .	\$	47,958 13

\* Based on American Experience Table, 3 per cent.

## SESSIONAL PAPER No. 8

STATE LIFE—*Continued.*

## EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada .....	\$	25,000 00
Cash dividends applied in payment of premiums in Canada .....		60 00
Cash paid for commissions, salaries and other expenses of officials in Canada .....		16,019 18
Cash paid for taxes, licenses, fees or fines in Canada .....		809 47
All other expenditure in Canada .....		443 40
Total expenditure in Canada .....	\$	42,332 05

## PREMIUM NOTE ACCOUNT.

Premium obligations received during the year .....	\$	7,327 68
Deduct obligations redeemed in cash. ....		3,482 50
Balance-note assets at end of year .....	\$	3,845 18

## MISCELLANEOUS.

Number of policies taken during the year in Canada .....	59	
Amount of said policies .....	\$	309,503 00
Number of policies in force in Canada at date .....	231	
Amount of said policies .....		1,456,503 00

## EXHIBIT OF POLICIES.

## Policies in force at December 31, 1904 :—

	No.	Amount.	No.	Amount.
Whole life policies .....	295	\$ 1,890,000		
Endowment assurances .....	5	51,000		
All other policies .....	1	5,000		
			301	\$ 1,946,000 00

## New policies issued :—

Whole life policies .....	53	\$ 295,300		
Endowment assurances .....	4	8,000		
All other policies .....	2	6,203		
			59	309,503 00

## Old policies revived :—

Whole life .....	3	15,000 00
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Total .....	363	\$ 2,270,503 00
Deduct policies terminated .....	132	814,000 00

## Policies in force at December 31, 1905 :—

Whole life policies .....	220	\$ 1,387,300
Endowment assurances .....	8	58,000
All other policies .....	3	11,203

Total policies in force at December 31, 1905 .....	231	\$ 1,456,503 00
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5-6 EDWARD VII., A. 1906

STATE LIFE—*Continued.*

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death.....	3	\$ 25,000 00
“ expiry.....	114	706,000 00
“ not taken.....	15	83,000 00
Total terminated.....	132	\$ 814,000 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME.

Total premium income.....	\$ 2,521,357 10
Consideration for supplementary contracts not involving life contin- gencies.....	131 25
Received for interest.....	110,599 86
Received for rents.....	95,568 49
Internal revenue.....	1 60
Partial payments on voided notes.....	2,252 76
Total income.....	\$ 2,729,911 06

## DISBURSEMENTS.

Net amount paid for losses and matured endowments.....	\$ 383,844 42
Premium notes voided by lapse.....	37,072 75
Surrender values paid in cash.....	118,398 12
Surrender values applied to pay new and renewal premiums.....	2,923 89
Surrender values applied to purchase paid up insurance and annuities.....	18,023 64
Dividends paid policy-holders in cash.....	3,581 89
Dividends applied to pay renewal premiums.....	64,137 29
Dividends applied to purchase paid up additions, annuities and ex- changes.....	8,612 25
Commissions and bonuses to agents.....	696,167 64
Salaries and allowances for agencies including managers, agents and clerks.....	36,501 08
Agency supervision, travelling and all other agency expenses.....	28,103 53
Medical examiners' fees and inspection of risks.....	45,088 59
Salaries and other compensation of officers and home office employees..	133,346 37
Rent including \$11,346 for company's own occupancy.....	22,030 54
Advertising, printing and stationery and postage.....	34,186 42
Legal expenses.....	21,512 80
Taxes, licenses and Insurance Department fees.....	53,846 75
Losses on sale or maturity of ledger assets.....	75 65
All other disbursements.....	54,833 70
Total disbursements.....	\$ 1,762,287 32

## SESSIONAL PAPER No. 8

STATE LIFE—*Concluded.*

## LEDGER ASSETS.

Book value of real estate unencumbered.....	\$ 994,585 38
Mortgage loans on real estate, first liens.....	1,488,078 00
Loans made by pledge of bonds, stocks or other collateral.....	5,000 00
Loans made to policy-holders on the company's policies assigned as collateral.....	857,808 26
Premium notes on policies in force ..	52,081 33
Book value of bonds owned ..	121,607 50
Deposited in trust companies and banks on interest.....	225,253 04
Cash on hand and in banks (not on interest) ..	6,889 11
Agents' balances ..	93,340 86
Total ledger assets.....	\$ 3,844,643 48

## NON-LEDGER ASSETS.

Interest due and accrued ..	22,693 15
Rents due and accrued ..	316 25
Market value of real estate over book value.....	107,432 64
Net amount of uncollected and deferred premiums ..	252,628 86
Gross assets ..	\$ 4,227,714 38
Deduct assets not admitted ..	101,032 08
Total admitted assets ..	\$ 4,126,682 30

## LIABILITIES.

*Net reinsurance reserve ..	\$ 3,435,168 00
Total policy claims ..	53,000 00
Premiums paid in advance including surrender values so applied ..	22,559 66
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due or accrued ..	8,055 24
Dividends or other profits due to policy-holders.....	2,582 71
Unassigned funds (surplus) ..	605,316 69
Total liabilities ..	\$ 4,126,682 30

## EXHIBIT OF POLICIES.

Number of new policies written during the year ..	11,394
Amount of said policies.....	\$29,645,223 00
Number of policies terminated during the year.....	6,340
Amount of said policies.....	15,917,973 00
Number of policies outstanding at end of year ..	27,430
Amount of said policies.....	74,440,588 00

\* Based on American Experience and Actuaries Combined Experience Tables of mortality with 3 and 4 per cent interest.



THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President and Chief Agent—  
ROBERTSON MACAULAY.

Secretary and Actuary—  
T. B. MACAULAY, F.I.A.

Head Office—Montreal.

(Incorporated, in 1865, by Act of Province of Canada, 28 Vic., cap. 43. Amended in 1870 by 33 Vic., cap. 58, and in 1871 by 34 Vic., cap. 53, and in 1882 by 45 Vic., cap. 100, and in 1897 by 60-61 Vic., cap. 82. Commenced business in Canada, May, 1871.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
" subscribed for.....	700,000 00
" paid up in cash.....	105,000 00

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (no encumbrances) held by the company.....	\$ 1,056,597 83
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	2,272,140 46
Amount of loans, as above, on which interest has been overdue one year or more previous to statement.....	\$8,630.94
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.....	1,789,759 38

	Par value.	Market value.	Amount loaned.
Columbus, Grove City & South-western Railway Co. bonds.....	\$ 25,000	\$ 23,750	\$ 214,884 38
Columbus, London and Springfield Railway Co. bonds.....	212,000	201,400	
Illinois Central Traction Co. bonds.....	500,000	462,500	732,500 00
Decatur Railway & Light Co. bonds.....	300,000	270,000	
York Haven Water & Power Co. stock.....	100,000	100,000	842,375 00
Illinois Traction Co. preferred stock.....	1,050,000	918,750	
Detroit United Railway stock.....	5,000	4,750	
Totals.....	\$ 2,192,000	\$ 1,981,150	\$1,789,759 38

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.....	1,398,701 11
Ground rents.....	38,640 00
Policy loans under non-forfeiture agreements.....	333,059 07
Premium obligations on policies in force.....	438 95

## SESSIONAL PAPER No. 8

## SUN LIFE—Continued.

## ASSETS—Continued.

Stocks, bonds and debentures owned by the company, viz. —

<i>Government Bonds.</i>	<i>Par value.</i>	<i>Ledger value.</i>	<i>Market value.</i>
Province of Manitoba.....	\$ 1,000 00	\$ 1,053 60	\$ 1,040 00
" New Brunswick.....	10,000 00	10,000 00	10,700 00
" Nova Scotia.....	3,500 00	3,500 00	3,675 00
" Quebec.....	1,000 00	1,064 20	1,035 00
State of Virginia.....	10,000 00	9,831 99	9,775 00
United States of Mexico.....	29,880 00	23,122 75	29,401 92
Imperial Japanese Govt. sterling loan, second series.....	85,000 00	74,326 42	79,050 00

*Municipal Bonds.*

City of Brandon, Man.....	42,000 00	42,000 00	43,247 05
" Charlottetown, P. E. I.....	500 00	542 00	535 00
" Greenwood, B. C.....	15,000 00	15,188 00	14,250 00
" Havana, Cuba.....	25,000 00	26,345 47	26,250 00
" Kamloops.....	37,500 00	37,500 00	37,500 00
" Montreal.....	500 00	480 00	480 00
" New Westminster, B. C.....	*259,100 00	259,100 00	259,100 00
" Quebec.....	36,000 00	36,939 00	38,310 00
" Revelstoke, B. C.....	15,000 00	15,175 00	15,000 00
" Rossland, B. C.....	72,000 00	75,484 38	75,158 40
" Shanghai.....	85,820 00	83,441 55	81,529 00
" †Vancouver, B. C.....	30,000 00	30,000 00	38,700 00
" Vernon, B. C.....	22,000 00	22,098 13	23,012 70
Town of Chilliwack, B. C.....	9,500 00	9,500 00	10,021 55
" Chicoutimi.....	9,952 23	10,773 33	10,773 33
" Richmond, Que., R.C. school commissioners.....	3,145 24	3,145 24	3,265 56
" †St. Jerome, Que.....	5,000 00	5,000 00	5,455 34
" St. Louis, Protestant school trustees.....	5,000 00	5,079 50	5,500 00
" Sault Ste. Marie, Ont.....	77,600 00	78,212 95	78,793 11
" Sturgeon Falls, Ont.....	17,952 27	18,139 18	18,865 57
" Sudbury, Ont.....	32,861 66	32,861 66	34,000 11
" Thessalon, Ont.....	2,000 00	2,030 00	2,120 00
" Toronto Junction.....	59,500 00	59,560 06	50,575 00
Townships of de Salaberry and Grand- ison, Que.....	1,830 22	1,917 13	1,945 21
Township of Richmond, B. C.....	60,000 00	60,000 00	60,000 00
District of Burnaby, B. C.....	35,000 00	41,406 00	40,916 00
" Dewdney, B. C.....	17,228 00	17,278 33	12,059 60
" Spallumcheen, B. C.....	23,043 64	24,653 04	24,199 22
Village of Baie St. Paul.....	144 71	150 39	144 71
" Blind River, Ont.....	5,000 00	4,900 00	5,000 00
" Delormier, Que.....	50,000 00	54,000 00	51,000 00
" St. Dominique de Jonquiere School Com.....	3,916 19	4,124 58	4,124 58
" Ste. Scholastique, Que.....	2,431 99	2,431 99	2,538 63
" Ville Marie, Que.....	4,351 80	4,351 80	4,351 80
Parish of St. Jean Baptiste, School Com. (Montreal).....	10,000 00	10,000 00	10,700 00

*Corporation Bonds.*

Canton—New Philadelphia Ry. Co..	25,000 00	24,506 25	25,000 00
Canadian Electric Light Co.....	52,500 00	52,484 80	49,875 00
Capital Power Co.....	100,000 00	97,875 00	102,500 00
Chatham Gas Co Limited.....	16,000 00	15,200 00	16,000 00
Chicago, Bloomington and Decatur Ry. Co., guaranteed.....	402,000 00	341,700 06	371,850 00
Chicago and Milwaukee Electric R.R. Company.....	200,000 00	192,540 29	195,000 00
Chile, Banco Hipotecario.....	109,020 00	107,442 81	107,442 81
Chile, Caja de Credito Hipotecario...	4,830 00	4,642 35	4,642 35
Chippewa Valley Electric R. R. Co..	104,600 00	67,522 46	94,140 00

\*\$29,000 New Westminster bonds in deposit with the Receiver General.

†In deposit with the Receiver General.

5-6 EDWARD VII., A. 1906

## SUN LIFE—Continued.

## ASSETS—Continued.

## Stocks, bonds and debentured owned by the company—Continued.

<i>Corporation Bonds.</i>	Par value.	Ledger value.	Market value.
Cleveland, Painesville and Ashtabula R. R. Co.....	\$ 50,000 00	\$ 49,526 85	\$ 50,000 00
Columbus, London and Springfield Railway Co guaranteed.....	272,000 00	137,351 00	272,000 00
Columbus, Grove City and Southwestern Railway Co., guaranteed..	11,503 04	9,202 43	11,503 04
Columbus, Newark and Zanesville Electric Railway Co.....	45,000 00	43,200 00	43,200 00
Consumers' Light and Heat Co., guaranteed.....	180,000 00	153,000 00	166,500 00
Danville, Urbana & Champaign Railway Co., guaranteed.....	433,000 00	383,059 00	400,525 00
Dayton, Lebanon & Cincinnati R.R. Co.....	100,000 00	35,000 00	30,000 00
Dayton, Springfield & Urbana Electric Railway Co., guaranteed.....	170,150 75	130,621 60	170,150 75
Decatur Railway & Light Co., guaranteed.....	292,000 00	255,013 33	262,800 00
Detroit, Ypsilanti, Ann Arbor & Jackson Railway Co.....	90,000 00	87,752 50	81,000 00
Electrical Development Company of Ontario, Limited.....	225,000 00	206,776 50	204,750 00
Fort Smith Light & Traction Co....	40,000 00	38,200 00	38,200 00
Fort Wayne & Wabash Valley Traction Co.....	240,000 00	224,440 00	232,800 00
Halifax Electric Tramway Co.....	1,000 00	1,000 00	1,000 00
Hudson River Water Power Co.....	160,000 00	156,000 00	156,800 00
Hudson River Electric Co., guaranteed	300,000 00	280,500 00	291,000 00
Illinois Central Traction Co., guaranteed.....	436,000 00	372,265 01	403,300 00
Indianapolis & Northwestern Traction Co.....	135,000 00	122,411 19	125,550 00
Jacksonville Railway & Light Co., guaranteed.....	371,000 00	315,350 02	343,175 00
Jersey Central Traction Co. of N.J....	75,000 00	72,750 00	73,125 00
Lake of the Woods Milling Co.....	18,000 00	19,100 92	19,800 00
Levis County Railway Co.....	100,000 00	85,051 37	70,000 00
Levis County Railway Co. (new)....	30,000 00	27,000 00	27,000 00
Mexican Electric Light Co., guaranteed (subscription).....	350,000 00	315,375 00	315,000 00
Montreal Terminal Railway Co.....	613,000 00	566,050 00	596,142 50
Newport News & Old Point Railway and Electric Co.....	80,000 00	79,378 21	72,000 00
Ottawa Electric Co.....	50,000 00	51,350 00	50,000 00
Peoria, Bloomington & Champaign Traction Co., guaranteed.....	80,000 00	68,000 03	74,000 00
Quebec Railway, Light and Power Co.	115,000 00	111,439 74	116,150 00
Rio de Janeiro Tramway, Light and Power Co. (subscription).....	230,000 00	207,000 00	207,000 00
St. John, N.B., Railway Co.....	1,100 00	1,164 00	1,155 00
St. Louis & Springfield Railway Co., guaranteed.....	1,277,000 00	1,088,260 04	1,181,225 00
St. Louis & North Eastern Railway Co., guaranteed.....	1,448,000 00	1,230,802 26	1,339,400 00
Shanghai Land Investment Co.....	7,770 00	6,847 01	7,187 25
Toledo & Western Railway Co.....	50,000 00	45,113 06	43,750 00
Trinidad Electric Co.....	9,600 00	9,514 52	9,514 52
Union Traction Co. (Peoria).....	352,941 19	300,000 00	326,470 60
Urbana, Bellefontaine & Northern Ry Co.....	43,000 00	30,836 25	34,400 00
Urbana Light Co.....	70,000 00	69,789 54	64,750 00
Whatcomb County Railway & Light Co.....	50,000 00	46,250 00	52,500 00
Winnipeg Electric Street Ry. Co....	1,000 00	1,077 24	1,090 00
Wyandotte & Detroit River Ry. Co..	100,000 00	102,715 00	103,500 00
Youngstown & Southern Railway Co.	160,000 00	148,000 00	148,000 00
	<u>\$11,093,272 93</u>	<u>\$9,804,155 31</u>	<u>\$10,407,962 21</u>

## SESSIONAL PAPER No. 8

## SUN LIFE—Continued.

## ASSETS—Continued.

Stocks, bonds and debentures owned by the company—Concluded.

<i>Stocks.</i>	Par value.	Ledger value.	Market value.
Canton Akron Railway Co., preferred.	\$ 150,000 00	\$ 150,028 43	\$ 142,500 00
Dallas Electric Corporation, preferred	5,000 00	3,575 07	3,750 00
Dominion Coal Co., preferred.	30,000 00	34,851 83	35,700 00
Illinois Traction Co., preferred.	754,500 00	280,558 59	640,697 50
Lake of the Woods Milling Co., preferred.	2,000 00	2,215 00	2,240 00
Laurentide Paper Co., Ltd., preferred	142,500 00	138,937 50	144,637 50
Mackay Co., preferred.	50,000 00	37,446 87	36,750 00
Michigan State Telephone Co., preferred.	118,800 00	109,265 35	108,702 00
New Hampshire Electric Railways, preferred	100,000 00	90,000 00	85,000 00
Savannah Electric Co., preferred.	25,000 00	23,574 95	22,375 00
Seattle Electric Co., preferred.	400 00	414 00	394 00
West Chicago Street R.R. Co., guaranteed.	125,000 00	104,794 35	68,750 00
Whatcomb County Railway & Light Co., preferred.	18,500 00	13,975 00	15,725 00
Chicago & Milwaukee Electric R. R. Co.	137,500 00	15,000 00	68,750 00
Bell Telephone Co. of Canada (new stock partly paid)	132,000 00	131,978 59	139,910 92
Halifax Electric Tramway Co.	30,200 00	30,200 00	31,257 00
Hudson River Water Power Co.	115,000 00	15,000 00	57,500 00
Montreal Light, Heat & Power Co.	39,000 00	35,002 50	34,710 00
Montreal Street Railway Co.	138,550 00	297,281 37	322,821 50
New Hampshire Electric Railway.	118,000 00	30,800 00	35,400 00
Stormont Electric Light & Power Co.	37,100 00	41,216 51	41,216 51
Toronto Railway Co.	126,500 00	134,500 00	132,825 00
Total stocks.	\$ 2,395,550 00	\$ 1,720,615 91	\$ 2,171,611 93

\*Grand total bonds and stocks \$13,488,822 93 \$11,524,771 22 \$12,579,574 14

Carried out at book value. . . . . \$11,524,771 22  
 Cash on hand. . . . . 89,542 44

Cash in banks, viz. :—

Merchants Bank of Canada, Montreal.	\$ 457,473 58
“ “ New York.	183,010 61
Molsons Bank, Montreal.	51,587 09
Corn Exchange National Bank, Philadelphia.	185,000 00
Bank of Scotland, London, England.	51,800 94
Crédit Lyonnais, Paris, France.	6,446 07
Banco de Chile, Valparaiso, Chile.	2,247 73
Banco de Tarapaca, y Argentina, Valparaiso, Chile.	8,176 43
Yokohama Specie Bank, Ltd., Yokohama.	15,433 02
Comptoir National d'Escompte, Paris.	14 67
National Bank of India, Bombay.	14,450 02
Hong Kong & Shanghai Banking Corporation, Batavia, Java.	1,808 21
“ “ Hong Kong, China.	7,514 00
Royal Bank of Canada, Havana, Cuba.	2,088 36
Union Bank of Halifax, Port of Spain, Trinidad.	3,885 77

Total carried out. . . . . 990,936 50  
 Cash deposited with Government of Japan. . . . . 74,700 00

Total ledger assets . . . . . \$19,569,286 60

\*In addition to the bonds and stocks above enumerated, the Company owns a considerable amount of common stocks and other securities, most of them obtained as bonuses in connection with purchases of bonds. As it would be difficult to assign any market value to them as yet, they are not included in the published list of the Company's assets until such time as their value shall have become better established. These securities are, however, checked and audited in exactly the same manner as all others owned by the Company.

5-6 EDWARD VII., A. 1906

SUN LIFE—*Continued.*

## OTHER ASSETS.

Market value of stocks, bonds, &c., over book value. ....	1,054,802	92
Interest due. ....	\$ 65,205	79
Interest accrued. ....	137,605	95
Total. ....	202,811	74
Rents due. ....	\$ 3,858	91
Rents accrued. ....	6,356	67
Total. ....	10,215	58
Net amount of uncollected and deferred premiums:—on new business \$123,575.08 ; on renewals, \$348,692.90. ....	472,267	98
Total assets. ....	\$21,309,384	82

## LIABILITIES.

Amount computed to cover the net reserve on all outstanding policies in force. ....	\$17,385,539	10
Reserve for reversionary additions and premium reductions. ....	440,462	20
Reserve for life annuities. ....	1,277,835	61
Total. ....	\$19,103,836	91
Deduct value of policies reinsured in other companies. ....	3,637	99
*Net reinsurance reserve. ....	\$19,100,198	92
Claims for death losses reported but no proofs received. ....	\$ 115,397	87
Claims for death losses adjusted or in process of adjustment. ....	120,699	75
Total claims for death losses (\$33,027.17 of which accrued in previous years). ....	\$ 236,097	62
Claims for matured endowments unadjusted but not resisted (\$1,903.70 of which accrued in previous years). ....	7,149	00
Total outstanding claims. ....	243,246	62
Present value of death claims payable by instalments not yet due. ....	68,322	61
Annuity claims due and unpaid. ....	7,499	04
Amount of bonuses to policy-holders unpaid. ....	30,501	14
Amount of dividends to stockholders due January 1, 1906. ....	7,875	00
Deposit to meet maturing debentures. ....	4,790	47
Sundry debts. ....	6,182	94
Total liabilities—Life department. ....	\$19,468,616	74
Liabilities—Accident department. ....	69	49
Total liabilities (exclusive of capital stock). ....	\$19,468,686	23
Surplus on policy-holders' account. ....	\$ 1,840,698	59
Capital stock paid up, \$105,000.		

## INCOME DURING THE YEAR.

Gross cash received for premiums, ordinary. ....	\$ 3,780,250	86
" " " thrift. ....	94,660	34
Premiums paid by dividends. ....	82,673	91

\* On the basis of the Institute of Actuaries' H.M. Table, with  $3\frac{1}{2}$  per cent interest.

SESSIONAL PAPER No. 8

SUN LIFE—*Continued.*INCOME DURING THE YEAR—*Concluded.*

Cash received for annuities.....	344,676 52
Total.....	\$ 4,302,261 63
Deduct premiums paid to other companies for reinsurance.....	1,239 53
Total net premium income.....	\$ 4,301,022 10
(New, \$855,119.51; renewals, \$3,101,226.07; annuity, \$344,676.52.)	
Amount received for interest.....	958,261 58
"    "    rents.....	20,162 71
Profit on sale of bonds.....	437,930 02
Total income—Life department.....	\$ 5,717,376 41
Premiums from combined accident policies.....	115 82
Total income.....	\$ 5,717,492 23

## EXPENDITURE DURING THE YEAR.

Cash paid for death claims, including bonus additions, \$15,374.94.....	\$ 851,508 14
Payments on matured instalment policies.....	2,098 74
Net amount paid for death claims (of which \$107,786.70 accrued in previous years).....	\$ 853,606 89
Cash paid for matured endowments, including bonus additions, \$14,863.66 (of which \$2,374.89 accrued in previous years).....	287,493 38
Total net amount paid for death claims and matured endowments....	\$ 1,141,100 26
Cash paid to annuitants.....	105,174 11
"    for surrendered policies and bonuses.....	235,424 36
Cash dividends paid policy-holders.....	83,904 39
"    applied in payment of premiums.....	82,673 91
Total amount paid to policy-holders.....	\$ 1,648,277 03
Cash paid for interest or dividends to stockholders.....	15,750 00
Commissions, salaries or other expenses of officials.....	1,021,446 26
Taxes, licenses, &c.....	38,513 57
All other expenses, viz.:—Advertising, \$12,389.40; printing and stationery, \$26,329.65; postage, \$9,201.09; rents, \$28,060.73; medical fees, \$58,559.05; legal expenses, \$5,423.33; furniture and fixtures, \$5,200.40; expenses, thrift department, \$34,908.92; sundries, \$14,111.43.....	194,184 00
Total expenditure—Life department.....	\$ 2,918,170 86
Accident claims, \$8.75; accident expenses, \$14.47.....	23 22
Total expenditure.....	\$ 2,918,194 08

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at beginning of year.....	\$16,759,015 04
Income during the year (as above).....	5,717,492 23
Amount received from profit on sale of securities applied as below....	162,815 72
Total.....	\$22,639,322 99

5-6 EDWARD VII., A. 1906

SUN LIFE—*Continued.*SYNOPSIS OF LEDGER ACCOUNTS—*Concluded.*

Expenditure as above.....	\$ 2,918,194 08
Amount received from profit on sale of securities applied as follows :—	
In writing down ledger value of bonds and stocks.....	\$ 95,000 00
Transferred to interest account to replace amounts dropped from time to time from that account, the amount reported as profit on securities sold being the net after providing for sums written off and losses of interest.....	67,815 72
	<u>162,815 72</u>
	\$ 3,081,009 80
Balance, net ledger assets, December 31, 1905, (less deposit for maturing debentures, \$4,790.47, and suspense items, \$6,182.94).....	<u>\$19,558,313 19</u>

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 1,180 03
" received during the year.....	72 66
Total.....	<u>\$ 1,252 69</u>
Deduct premium obligations used in purchase of surrendered policies..	814 10
Balance—Note assets at end of year..	<u>\$ 438 59</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken....	14,009	
Amount of said policies.....		\$18,612,056 51
Amount of said policies reinsured in other companies.....		24,333 33
Number of policies become claims during the year (including matured endowments).....	982	
Amount of said claims (including matured endowments).....		1,273,009 00
Number of policies in force at date.....	74,441	
Amount of said policies.....	\$ 94,460,364	
Bonus additions thereon and return premiums.....	830,531	
Total.....	\$ 95,290,895	
Amount of said policies reinsured in other companies.....	40,383	
Net amount of policies in force at December 31, 1905.....		95,250,512 00
Number of life annuities in force December 31, 1905.....	519	
Amount of annual payments thereunder.....		<u>136,372 37</u>

## EXHIBIT OF POLICIES (TOTAL BUSINESS).

In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies.....	36,501	\$ 49,291,355		
Endowment.....	28,849	34,232,455		
Term and all other.....	3,157	1,002,873		
Bonus additions and return premiums.....		800,980		
		<u>68,507</u>	\$ 85,327,663 00	

## SESSIONAL PAPER No. 8

## SUN LIFE—Continued.

## EXHIBIT OF POLICIES—Concluded.

## New policies issued :—

	No.	Amount.	No.	Amount.
Whole life policies .....	9,488	\$ 14,100,384		
Endowment .....	7,144	8,895,648		
Term and all other .....	827	81,266		
Bonus additions and return premiums .....		68,663		
			17,459	23,145,961 00
Old policies revived .....			441	414,791 00
Old policies changed and increased .....			234	746,487 00
Total .....			86,641	\$109,634,902 00
Deduct policies terminated .....			12,200	14,344,007 00

## In force at end of year :—

Whole life policies .....	39,578	\$ 55,153,766		
Endowment .....	31,746	38,339,106		
Term and all other .....	3,117	967,492		
Bonus additions and return premiums .....		830,531		
			74,441	\$ 95,290,895 00

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses and return premiums, \$17,007) .....	700	\$ 982,984 00
" maturity (including bonuses, \$15,142) .....	282	290,025 00
" expiry .....	20	114,763 00
" surrender (including bonuses, \$23,220) .....	1,286	1,759,313 00
" lapse (including bonuses, \$2,027) .....	5,453	4,813,785 00
Policies decreased (including bonuses, \$570) .....	431	888,214 00
Policies not taken .....	4,028	5,494,923 00
Total (including bonuses and return premiums, \$57,966) .....	12,200	\$ 14,344,007 00

## DETAILS OF POLICIES REINSURED.

	No.	Amount.
Whole life policies reinsured .....	4	\$ 40,383 00

## THRIFT POLICIES. (Canada only).

\* Statement of number of lives and amount of policies in force at December 31, 1905, at ages grouped as under :

	No.	Amount.
Ages 5 years and under .....	1,879	\$ 148,229 85
Ages between 5 and 10 years .....	1,464	133,590 00

Claims paid during 1905 on lives :

	No.	Amount.
Ages 5 years and under .....	33	\$ 1,213 92
Ages between 5 and 10 years .....	11	981 58

\* In the special infantile plan the amount assured as given in the statement above represents the exact amount for which the company is liable at present, whereas under the other plans, Life, Endowment, &c., the assurance does not come into full force until the age of 13 years, in the case of policies issued before March 1, 1898, and 10 years in the case of those issued since. If death occurs previous to that age the company agrees to return the premiums that have been paid and compound interest thereon at 7 per cent per annum.



5-6 EDWARD VII., A. 1906

SUN LIFE—*Continued.*

## BUSINESS DONE OUTSIDE CANADA.

*(Included in above statement.)*

## ASSETS OUTSIDE OF CANADA.

Value of real estate held by the company.....	\$	93,590	59
Amount of loans secured by bonds, stocks, &c.....		947,384	38
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....		245,697	93
Policy loans under non-forfeiture agreements.....		148,102	22
Ledger value of stocks, bonds or debentures owned by the company...		7,921,003	86
Cash in banks.....		481,875	83
Total.....	\$	9,837,654	81

## OTHER ASSETS.

Market value of bonds and stocks over ledger value.....		997,696	88
Interest due.....	\$	31,572	29
Interest accrued.....		65,912	80
		97,485	09
Net amount of uncollected and deferred premiums: on new business, \$87,750.19; on renewals, \$269,829.81.....		357,580	00
Total assets outside of Canada.....	\$	11,290,416	78

## LIABILITIES OUTSIDE OF CANADA.

Amount computed to cover the net present value of all policies in force.....	\$7,005,548	93
Reserve for reversionary additions and premium reductions.....	116,944	79
Reserve for life annuities.....	1,127,266	06
Total.....	\$	8,249,759 78
Deduct value of policies reinsured in other companies .....		610 04
† Net reinsurance reserve.....	\$	8,249,149 74
Claims for death losses adjusted or in process of adjustment .....	\$	77,682 42
Claims for death losses reported but no proofs received.....		88,412 87
Total claims for death losses (\$30,535 accrued in previous years).....	\$	166,095 29
Claims for matured endowments unadjusted but not resisted (\$720 of which accrued in previous years).....		3,183 70
Total outstanding claims .....		169,278 99
Present value of claims payable by instalments not yet due.....		19,518 28
Annuity claims due and unpaid.....		7,468 34
Amount of dividends or bonuses to policy-holders unpaid.....		10,350 13
Total liabilities outside of Canada.....	\$	8,455,765 48

† On the basis of the Institute of Actuaries' H<sup>M</sup>, Table with 3½ per cent interest.

## SESSIONAL PAPER No. 8

SUN LIFE—*Continued.*

## PREMIUM INCOME OUTSIDE OF CANADA.

Cash received for premiums (ordinary) .....	\$ 2,118,849 50
" " (thrift) .....	40,244 80
Premiums paid by dividends .....	38,962 66
Cash received for annuities .....	316,405 82
Total premium income outside of Canada (new, \$515,167.10; renewal, \$1,682,889.86; annuity, \$316,405.82) .....	<u>\$ 2,514,462 78</u>

## PAYMENTS TO POLICY-HOLDERS OUTSIDE OF CANADA.

Cash paid for death claims (including bonuses) .....	\$ 473,414 12
Payments on matured instalment policies .....	910 42
Net amount paid for death claims (of which \$73,608.94 accrued in pre- vious years) .....	\$ 474,324 54
Cash paid for matured endowments, including bonuses (\$1,359.89 of which accrued in previous years) .....	69,944 16
Total net amount paid for death claims and matured endowments. . . .	\$ 544,268 70
Cash paid to annuitants .....	92,430 04
Cash paid for surrendered policies and bonuses .....	120,398 76
Cash dividends paid to policy-holders .....	24,830 11
Cash dividends applied in payment of premiums .....	38,962 66
Total payments to policy-holders outside of Canada .....	<u>\$ 820,890 27</u>

## MISCELLANEOUS.

Number of policies reported during the year as taken outside of Canada .....	7,341
Amount of said policies .....	\$10,606,973 00
Number of policies become claims during the year (including matured endowments) .....	407
Amount of said claims (including matured endowments) .....	630,353 00
Number of policies in force at date outside of Canada .....	32,447
Amount of said policies .....	\$ 46,053,919
Bonus additions thereon and return premiums .....	257,995
Total .....	<u>\$ 46,311,914</u>
Net amount of policies in force at December 31, 1905. ....	\$ 46,311,914 00
Number of life annuities in force outside of Canada .....	419
Amount of annual payments thereunder .....	<u>119,999 70</u>

## EXHIBIT OF POLICIES (OUTSIDE OF CANADA).

In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies .....	13,774	\$ 20,042,174		
Endowment .....	14,038	19,833,645		
Term and all other .....	1,345	516,766		
Bonus additions and return premiums .....		238,311		
		<u>29,157</u>	\$ 40,630,896 00	

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SUN LIFE—*Concluded.*EXHIBIT OF POLICIES—*Concluded.*

New policies issued :—

	No.	Amount.	No.	Amount.
Whole life policies.....	4,431	\$ 7,094,610		
Endowment.....	4,638	6,493,623		
Term and all other .....	514	45,622		
Bonus additions and return premiums .....		34,753		
			9,583	13,668,608 00
Old policies revived .....			234	212,522 00
Old policies changed and increased .....			181	627,554 00
Total .....			39,155	\$ 55,139,580 00
Deduct policies terminated .....			6,708	8,827,666 00

In force at end of year :—

Whole life policies .....	14,901	\$ 22,621,804		
Endowment.....	16,117	22,918,916		
Term and all other .....	1,429	513,199		
Bonus additions and return premiums .....		257,995		
			32,447	\$ 46,311,914 00

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death (including bonuses and return premiums \$6,302) .....	351	\$ 557,939 00
" maturity (including bonuses, \$2,997) .. ..	56	72,414 00
" expiry .....	3	17,237 00
" surrender (including bonuses, \$13,222).....	609	994 085 00
" lapse (including bonuses, \$1,775).....	2,975	2,931,115 00
Policies decreased (including bonuses, \$447) .....	277	675,679 00
" not taken .....	2,437	3,579,197 00
Total (including bonuses and return premiums, \$25,743). .....	6,708	\$ 8,827,666 00

SESSIONAL PAPER No. 8

## THE TRAVELERS INSURANCE CO.

## LIFE DEPARTMENT.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—S. C. DUNHAM. | Secretary—JOHN E. MORRIS.  
 Principal Office—Hartford, Conn., U.S.  
 Chief Agent in Canada—F. F. PARKINS. | Head Office in Canada—Montreal, P.Q.  
 (Incorporated, June 17, 1863. Commenced business in Canada, July 1, 1865.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash ....\$ 1,000,000 00

## ASSETS IN CANADA.

Value of real estate in Canada held by the company .....\$ 20,000 00  
 Amount of mortgages on real estate in Canada, or other securities held  
 by Canadian trustees under the Insurance Act ..... 977,100 00

Bonds and debentures in deposit with the Receiver General, viz:—

	Par value.	Market value.
City of Montreal bonds.....	\$ 52,500 00	\$ 52,500 00
" Sherbrooke bonds.....	30,000 00	30,000 00
" Quebec ".....	53,000 00	53,000 00
" Hull ".....	10,000 00	10,000 00
" St. Hyacinthe bonds.....	10,000 00	10,000 00
" Toronto ".....	50,000 00	50,000 00
" Guelph ".....	73,000 00	73,000 00
" Port Hope ".....	60,000 00	60,000 00
" Brantford ".....	55,000 00	55,000 00
" Stratford ".....	10,500 00	10,500 00
" Vancouver, B.C. ".....	44,000 00	40,005 00
" Winnipeg, Man. ".....	71,000 00	71,000 00
Town of Sault Ste. Marie bonds.....	50,000 00	50,000 00
" Parkdale ".....	10,000 00	10,000 00
" Port Arthur ".....	43,000 00	43,000 00
" Coaticook ".....	25,000 00	25,000 00
" Iberville ".....	10,000 00	10,000 00
Province of Manitoba.....	74,946 67	74,946 67
" Quebec ".....	56,453 33	56,453 33
Manitoba and South Eastern Railway bonds.....	73,000 00	73,000 00
Total par and market value.....	<u>\$ 861,400 00</u>	<u>\$ 857,405 00</u>

Carried out at market value..... 857,405 00

Bonds held by the Canadian trustees under the Insurance Act, viz:—

	Par value.	Market value.
Winnipeg City 4's.....	\$ 87,000 00	\$ 87,000 00
Winnipeg Electric Railway.....	100,000 00	100,000 00
Brandon, Man., 5's.....	25,000 00	25,000 00
Laramie Co., Wyo., 4's.....	50,000 00	50,000 00
Montreal Board of Trade.....	200,000 00	200,000 00
Canada Atlantic Railway.....	144,000 00	146,520 00
Parish of St. Jean Baptiste.....	114,250 00	120,428 07
Total par and market values.....	<u>\$ 720,250 00</u>	<u>\$ 734,948 07</u>

Carried out at market value..... 734,948 07

5-6 EDWARD VII., A. 1906

TRAVELERS—*Continued.*ASSETS—*Concluded.*

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	147,867 00
Interest accrued on bonds and debentures, \$14,231.80; on mortgages on real estate, \$16,612.45.....	30,844 25
Gross premiums due and uncollected on Canadian policies in force..... \$ 27,640 72	
Gross deferred premiums on same (\$20,674.54 belongs to policies issued subsequent to March 31, 1878).....	21,024 31
Total outstanding and deferred premiums..... \$ 48,665 03	
Deduct cost of collection at $8\frac{1}{4}$ per cent.....	4,014 86
Net outstanding and deferred premiums.....	44,650 17
Total assets in Canada.....	\$ 2,812,814 49

## LIABILITIES IN CANADA.

*Under policies issued previous to March 31, 1878.*

Amount computed to cover the net reserve on all outstanding policies in Canada .....	\$ 297,677 00
Claims for death losses due and unpaid .....	\$ 1,000 00
Claims for death losses unadjusted but not resisted.....	1,000 00
Total amount of unsettled claims for death losses.....	2,000 00
Claims for matured endowments due and unpaid.....	653 00
Total liabilities in respect of said policies in Canada....	\$ 300,330 00

*Under policies issued subsequent to March 31, 1878.*

Amount computed to cover the net present value of all Canadian policies in force.....	\$ 1,900,408 00
Reserve for reversionary additions and premium reductions.....	325 00
Reserve for life annuities.....	13,166 00
Total.....	\$ 1,913,899 00
Deduct present value of said policies reinsured in other companies....	20,002 00
*Total net reinsurance reserve.....	\$ 1,893,897 00
Claims for death losses due and unpaid.....	\$ 5,000 00
Claims for death losses unadjusted but not resisted.....	36,496 00
Present value of amounts not yet due on matured instalment policies..	41,496 00
Total net liabilities in respect of said policies in Canada..	\$ 2,090,091 00
Total net liabilities to all policy-holders in Canada.....	\$ 2,390,421 00

## INCOME IN CANADA.

Gross cash received for premiums (new, \$53,706.63; renewals, \$265,774.56).....	\$ 319,481 19
Deduct premiums paid to other companies for reinsurance.....	1,616 40
Net cash received for premiums.....	\$ 317,864 79
Interest on bonds and debentures, mortgages, &c.....	115,304 69
Cash received for rent.....	595 00
Total income in Canada.....	\$ 433,764 48

\* Reserve at  $4\frac{1}{2}$  per cent, Institute of Actuaries' H<sup>30</sup> Table, for policies issued prior to January 1, 1900, and at  $3\frac{1}{2}$  per cent for policies issued on and after that date.

## SESSIONAL PAPER No. 8

TRAVELERS—*Continued.*

## EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada.....	\$	122,558	59
Cash paid for matured endowments in Canada.....		36,120	66
<hr/>			
Total amount paid for death claims and matured endowments.....	\$	158,679	25
Cash paid to annuitants .....		1,669	82
Amount paid for surrendered policies.....		8,974	50
Cash dividends paid to Canadian policy-holders .....		362	98
<hr/>			
Total net amount paid to policy-holders in Canada . . .	\$	169,686	55
Cash paid for commission, salaries and other expenses of officials in Canada .....		43,283	48
Amount paid for licenses, taxes, &c .....		4,291	00
Miscellaneous expenses, viz.:—Medical fees, \$1,728.50; exchange, \$39.42; postage, \$54.98; sundries, \$32.28; advances, \$1,551.64.		3,406	82
<hr/>			
Total expenditure in Canada .....	\$	220,667	85

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada..	417
Amount of said policies .....	\$ 1,412,953 00
Amount of said policies reinsured in other licensed companies in Canada .....	47,874 00
Number of policies become claims in Canada during the year (including matured endowments and matured instalment policies).....	100
Amount of said claims. ....	206,663 00
Number of policies in force at date .....	3,668
Amount of said policies.....	\$ 8,921,528
Bonus additions thereon.....	595
<hr/>	
Total.....	\$ 8,922,123
Amount of said policies reinsured in other licensed companies in Canada...	251,954
<hr/>	
Total net amount in force at December 31, 1905.....	8,670,169 00
Number of life annuities in force in Canada.....	11
Annual payments thereunder.....	2,193 00

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies.....	1,939	\$ 4,300,917		
Endowment.....	1,148	2,772,432		
Term and all other.....	392	996,886		
Bonus additions.....		42		
<hr/>			3,479	\$ 8,070,277 00

New policies issued and paid for:—

Whole life policies.....	227	\$ 851,973		
Endowment.....	161	369,980		
Term and all other.....	59	191,000		
Bonuses added.....		553		
<hr/>			447	1,413,506 00

Old policies revived.....		6	13,912 00
Old policies changed and increased.....		19	31,398 00
<hr/>			

Total .....	3,951	\$ 9,529,093 00
Deduct policies terminated .....	283	606,970 00
<hr/>		

5-6 EDWARD VII., A. 1906

TRAVELERS—*Continued.*EXHIBIT OF POLICIES—*Concluded.*

In force at end of year:—

	No.	Amount.	No.	Amount.
Whole life policies.....	2,041	\$ 4,790,440		
Endowment.....	1,202	2,994,743		
Term and all other.....	425	1,127,345		
Bonus additions.....		595		
			3,668	\$ 8,922,123 00

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death.....	66	\$ 163,478 00
“ maturity.....	34	43,185 00
“ expiry.....	13	34,103 00
“ surrender.....	41	133,106 00
“ lapse.....	110	202,606 00
“ change and decrease.....	19	30,492 00
Total.....	283	\$ 606,970 00

## DETAILS OF POLICIES REINSURED AT END OF YEAR.

	No.	Amount.
Whole life.....	3	\$ 37,000 00
Endowments.....	3	25,000 00
Term and all other.....	14	189,954 00
Total.....	20	\$ 251,954 00

## DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada.....	566	\$ 596,776 00
Policies revived or increased during the year.....	1	1,000 00
Policies terminated during the year.....	37	53,919 00
Policies in force at date of statement.....	530	543,857 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

*Life Department.*

## INCOME DURING THE YEAR 1905.

Total premium income.....	\$ 5,400,953 48
Consideration for supplementary contracts not involving life contingencies.....	506,278 28
Received from interest and from discount on claims paid in advance..	1,662,609 80
“ for rents.....	83,330 97
Total income.....	\$ 7,653,172 53

## SESSIONAL PAPER No. 8

TRAVELERS—*Continued.*

## DISBURSEMENTS DURING THE YEAR 1905.

Amount paid for losses and matured endowments .....	\$ 2,622,232 88
“ to annuitants .....	23,222 53
Cash paid for surrendered policies .....	227,975 66
Surrender values applied to pay renewal premiums .....	99 66
Dividends applied to pay renewal premiums .....	8,994 53
“ “ purchase paid up additions and annuities .....	9 376 00
Paid for claims on supplementary contracts not involving life contingencies .....	130,443 24
Commission to agents .....	640,885 51
Commuted renewal commissions .....	10,000 00
Salaries and allowances for agencies .....	68,342 79
Agency supervision, travelling and all other agency expenses .....	34,696 36
Medical examiners' fees and inspection of risks .....	53,268 52
Salaries of officers and office employees .....	143,691 30
Taxes, licenses and Insurance Department fees .....	84,238 23
Rent .....	31,128 82
Loss on sale or maturity of ledger assets .....	174,787 03
All other expenditure .....	171,883 09
Total disbursements .....	<u>\$ 4,435,266 15</u>

## LEDGER ASSETS.

Book value of real estate, unencumbered .....	\$ 897,350 03
Mortgage loans on real estate, first liens .....	9,909,991 49
Loans secured by pledge of bonds, stocks or other collaterals .....	868,129 34
Loans to policy-holders on the company's policies assigned as collateral .....	3,192,366 33
Premium notes on policies in force .....	15,260 56
Book value of bonds and stocks owned .....	21,698,899 50
Cash on hand and in banks .....	704,623 67
Agents' balances .....	11,500 97
Total ledger assets .....	<u>\$ 37,298,121 89</u>

## NON-LEDGER ASSETS.

Interest accrued .....	479,170 87
Net amount of uncollected and deferred premiums .....	701,899 56
Market value of bonds and stocks over book value .....	576,823 43
Gross assets .....	<u>\$ 39,056,015 75</u>
Deduct assets not admitted .....	11,500 97
Total admitted assets .....	<u>\$ 39,044,514 78</u>

## LIABILITIES.

Net reinsurance reserve (American Experience Table with 3 and 3½ per cent interest) .....	\$ 34,350,494 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies .....	2,230,352 28



TRAVELERS—*Concluded.*LIABILITIES—*Concluded.*

Total policy claims .....	190,210 41
Premiums paid in advance .....	50,388 11
Salaries, rents, &c., due and accrued .....	15,000 00
Cost of collection on uncollected and deferred premiums in excess of the loading thereon .....	321 42
Dividends or other profits due policy-holders .....	779 32
Unassigned funds (surplus) ..	2,206,969 24
Total liabilities .....	<u>\$ 39,044,514 78</u>

## EXHIBIT OF POLICIES.

*Life.*

Number of new policies issued during the year .....	9,653	
Amount of said policies .....	\$ 20,698,856 00	
Number of policies terminated during the year .....	4,764	
Amount of said policies .....	10,699,311 00	
Number of policies in force at December 31, 1905 .....	64,898	
Amount of said policies .....	<u>155,286,469 00</u>	

## THE UNION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President and Chief Agent—

H. POLLMAN EVANS.

Secretary—HARRY SYMONS, K.C.

Principal Office—Toronto, Canada.

(Incorporated, May 15, 1902, by Act of the Parliament of Canada, 2 Edward, VII., cap. 109. Commenced business in Canada, July 15, 1902.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$ 1,000,000 00
Amount paid up in cash .....	100,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the company.....	\$ 24,125 00
Amount of loans made to policy-holders on the company's policies assigned as collateral.....	398 95
Premiums obligations on the policies in force.....	289 59

Stocks and bonds owned by the company, viz. :—

	Par value.	Ledger value.	Market value.
* City of Winnipeg bonds .....	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
* Town of Sault Ste. Marie bonds .....	20,000 00	20,000 00	20,000 00
* Town of Port Arthur bonds.....	6,000 00	6,330 00	6,330 00
* City of Nelson, B.C., bonds.....	3,000 00	3,245 00	3,245 00
Quebec Railway, Light and Power Co.'s bonds .....	5,000 00	5,000 00	5,000 00
Dominion Permanent Loan Co. stock...	22,958 00	20,602 20	20,602 20
Canadian Birkbeck Investment and Savings Co. stock. ....	1,000 00	1,000 00	1,000 00
Colonial Investment and Loan Co. stock	41,640 00	37,476 00	37,476 00
Dominion Permanent Loan Company debentures.....	5,100 00	5,100 00	5,100 00
Electric Development Co. bonds. ....	1,000 00	900 00	900 00
People's Building and Loan Co. stock...	1,800 00	1,710 00	1,710 00
Trust and Guarantee Co. stock .....	19,800 00	19,800 00	19,800 00
Canadian Savings and Loan Co. stock.	2,600 00	2,600 00	2,600 00
Reliance Loan Co. stock .....	10,000 00	10,000 00	10,000 00
Reliance Loan Co. debentures .....	1,500 00	1,500 00	1,500 00
Standard Loan Co. stock .....	2,500 00	2,250 00	2,250 00
Standard Loan Co. debentures .....	3,500 00	3,500 00	3,500 00
Sun and Hastings Savings and Loan Co. stock.....	3,100 00	2,945 00	2,945 00
Sun and Hastings Savings and Loan Co. debentures.....	35 00	35 00	35 00
Traders' Bank stock.....	1,000 00	1,335 00	1,335 00
Totals.....	\$ 176,533 00	\$ 169,328 88	\$ 169,328 88

\* In deposit with Receiver General.

5-6 EDWARD VII., A. 1906

THE UNION LIFE—*Continued.*ASSETS—*Concluded.*

Carried out at ledger value.....	169,328 88
Cash at head office .....	156 75
Cash in Union Bank, Toronto .....	2,850 27
Agents' ledger balances.....	2,508 14
Cash with North American Life Assurance Co. in trust .....	18,735 73
Other companies' policies purchased .....	358 98
Total ledger assets.....	<u>\$ 218,752 29</u>

## OTHER ASSETS.

Interest accrued.....	1,162 86
Office furniture and fixtures.....	9,067 54
Net outstanding and deferred premiums (new, \$3,095.09; renewal, \$2,650.46).....	5,745 55
Total assets.....	<u>\$ 234,728 24</u>

## LIABILITIES.

* Amount computed to cover the net present value of all policies in force.....	\$ 110,656 00
Deduct value of policies reinsured in other companies.....	1,749 00
Net reinsurance reserve.....	<u>\$ 108,907 00</u>
Claims for death losses unadjusted but not resisted.....	1,352 00
Claims for death losses resisted, in suit.....	168 00
Due on account of general expenses.....	5,602 17
All other liabilities.....	6,657 97
Total liabilities.....	<u>\$ 122,687 14</u>

Surplus on policy-holders' account.....	<u>\$ 112,041 10</u>
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Capital stock paid up \$100,000.

## INCOME.

Cash received for premiums.....	\$ 168,696 06
Deduct premiums paid to other companies for reinsurance.....	1,455 05
Net cash received for premiums.....	<u>\$ 167,241 01</u>
Received for interest or dividends.....	7,455 92
Premium on capital stock.....	140,000 00
Total income during the year.....	<u>\$ 314,696 93</u>

\* Reserve based on O.M. Table of Mortality with interest at 3 per cent.

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THE UNION LIFE—*Continued.*

## EXPENDITURE.

Cash paid for death claims.....	\$	26,633	45
Cash paid for surrendered policies.....		250	40
Total paid to policy-holders.....	\$	26,883	85
Commissions, salaries and other expenses of officials .....		183,597	55
Taxes, licenses, fees or fines.....		2,239	95
All other expenditure, viz.:—Advertising, printing and supplies, \$10,165.58; furniture and fixtures, \$2,358.55; interest and ex- change, \$216.19; fire insurance premiums, \$192.11; telephone, rents, expenses, \$7,096.67; medical and legal fees, \$11,085.98; postage and express, \$2,223.87; all other expenses, \$348.84.....		33,687	79
Total expenditure.....	\$	246,409	14

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1904 .....	\$	150,464	50
Amount of cash income as above.....		314,696	93
Total.....	\$	465,161	43
Amount of expenditure as above.....		246,409	14
Balance, net ledger assets at December 31, 1905.....	\$	218,752	29

## MISCELLANEOUS.

Number of new policies reported as taken during the year.....	37,351		
Amount of said policies.....	\$	6,118,955	41
Amount of said policies reinsured in other licensed companies in Canada.....		36,500	00
Number of policies become claims during the year.....	394		
Amount of said claims (net).....		28,153	45
Number of policies in force at date.....	42,779		
Amount of said policies.....	\$	7,161,726	00
Amount of said policies reinsured in other licensed companies in Canada.....		66,200	00
Net amount in force.....		7,095,526	00

## EXHIBIT OF POLICIES.

*Ordinary policies.*

Policies in force at beginning of the year :—

	No.	Amount.	No.	Amount.
Whole life policies.....	256	\$ 263,600	00	
Endowment policies .....	259	247,925	50	
All other policies.....	1	2,000	00	
			516	\$ 513,525 50

New policies issued—Ordinary, viz.:—

Whole life.....	246	\$ 234,314	00	
Endowment.....	321	216,973	50	
			567	451,287 50
Old policies revived.....			3	2,674 00

Total.....	1,086	\$	967,487	00
Deduct policies terminated.....	131		130,673	00

5-6 EDWARD VII., A. 1906

THE UNION LIFE—*Continued.*EXHIBIT OF POLICIES—*Concluded.*

Policies in force at end of year :—

	No.	Amount.	No.	Amount.
Whole life.....	448	\$ 445,350 00		
Endowment.....	506	389,464 00		
All other policies.....	1	2,000 00		
			955	\$ 836,814 00

## DETAILS OF ORDINARY POLICIES TERMINATED DURING 1905.

	No.	Amount.
By death.....	1	\$ 1,000 00
By lapse.....	124	121,348 00
By change and decrease.....		4,825 00
By not being taken.....	6	3,500 00
Total terminated....	131	\$ 130,673 00

## DETAILS OF ORDINARY POLICIES REINSURED.

	No.	Amount.
Whole life policies.....	22	\$ 62,200 00
Endowment policies.....	2	4,000 00
Total.....	24	\$ 66,200 00

*Industrial Policies.*

Policies in force at beginning of the year :—

	No.	Amount.	No.	Amount.
Whole life.....	28,594	\$ 4,429,794 35		
Endowment.....	1,211	144,458 31		
			29,805	\$ 4,574,252 66

New policies issued—Industrial, viz. :—

	No.	Amount.		
Whole life.....	35,509	\$ 5,477,166 30		
Endowment.....	74	8,467 66		
			35,583	5,485,633 96
Old policies revived.....			1,204	182,859 95
Total.....			66,592	\$ 10,242,746 57
Deduct policies terminated.....			24,768	3,917,834 57

Policies in force at end of year :—

Whole life.....	40,816	\$ 6,189,032 00		
Endowment.....	1,008	135,880 00		
			41,824	\$ 6,324,912 00

## SESSIONAL PAPER No. 8

THE UNION LIFE—*Concluded.*

## DETAILS OF INDUSTRIAL POLICIES TERMINATED DURING 1905.

	No.		Amount.
By death.....	394	§	27,153 45
By surrender.....	37		5,945 00
By lapse.....	24,337		3,884,736 12
Total terminated.....	24,768	§	3,917,834 57

## INDUSTRIAL POLICIES.

Statement of number of policies and amount in force in Canada on December 31, 1905, as per ages grouped as under :—

	No.		Amount.
Ages 5 years and under.....	11,412	§	1,804,114 00
Ages between 5 and 10 years.....	8,128		1,177,469 00

Number and amount of claims paid in Canada during 1905, as per ages grouped as under :—

Ages 5 years and under .....	185	§	3,457 60
Ages between 5 and 10 years.....	29		1,881 00

## THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—FRED. E. RICHARDS.

Secretary—J. FRANK LANG.

Principal Office—Portland, Maine.

Attorney and Chief Agent in Canada—

Head Office in Canada—Montreal.

HENRI E. MORIN.

(Incorporated, July 17, 1848; license issued in Canada, October 12, 1868.)

*No Capital.*

## ASSETS IN CANADA.

Loans to Canadian policy-holders on the company's policies assigned as collaterals.....	\$	11,001	22
Short time notes taken for premiums.....		6,674	00
Premium obligations on Canadian policies in force.....		1,868	00
Bonds deposited with the Receiver General, viz. :—			

	Par value.	Market value.
Province of Ontario annuities.....	\$ 314,707 76	\$ 321,460 36
Montreal Harbour 4 per cent bonds.....	30,000 00	30,750 00
Province of New Brunswick 4 per cent bonds.....	60,000 00	63,675 00
Province of Manitoba 4 per cent bonds.....	100,000 00	106,125 00
Town of Cote St. Antoine 4 per cent bonds.....	45,000 00	45,956 25
City of Vancouver Local Improvement 4 per cent bonds.....	68,900 00	69,714 00
City of St. Henri 4 per cent bonds debentures.....	76,000 00	79,800 00
City of St. John, N.B., 4 per cent bonds.....	100,000 00	102,250 00
Canadian Northern Railway bonds.....	220,460 00	227,073 80

Total par and market values.....	\$1,015,067 76	\$1,046,804 41
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Carried out at market value.....	1,046,804 41
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Cash in banks in Canada, viz. :—

Bank of Nova Scotia, Toronto.....	\$	864 33
" Montreal, Montreal.....		2,498 90
" " Winnipeg.....		737 17
" British North America, St. John, N.B.....		1,167 01
Royal Bank of Canada, Charlottetown, P.E.I.....		61 49
" " Vancouver, B.C.....		3,849 60
Quebec Bank, Quebec.....		1,141 88
The Molsons Bank, Fraserville, Quebec.....		432 80

Total cash in banks in Canada.....	10,753 18
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Interest accrued.....	11,450 50
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+ Gross premiums due and uncollected on Canadian policies in force.....	\$ 20,010 89
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* Gross deferred premiums on same.....	8,276 09
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Total outstanding and deferred premiums.....	\$ 28,286 98
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Deduct cost of collection at 20 per cent.....	5,657 39
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Net outstanding and deferred premiums.....	22,629 59
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Total assets in Canada.....	\$ 1,111,180 90
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† Of this amount \$19,880 belong to policies issued since March 31, 1878.

\* Of this amount \$7,677.17 belong to policies issued since March 31, 1878.

## SESSIONAL PAPER No. 8

UNION MUTUAL LIFE *Continued.*

## LIABILITIES IN CANADA.

*(Under Policies issued previous to March 31, 1878.)*

Amount estimated to cover the net reserve on all outstanding policies in		
Canada .....	\$	191,250 00
Reserve for reversionary additions and premium reductions .....		7,400 00
<hr/>		
* Net reinsurance reserve .....	\$	198,650 00
Claims for death losses due and unpaid .....		8,366 90
Claims for matured and discounted endowments due and unpaid		
(accrued previous to 1905) .....		166 21
Dividends or bonuses to Canadian policy-holders due and unpaid .....		1 46
<hr/>		
Total net liabilities in respect of said policies in Canada.	\$	207,184 57
<hr/>		

*(Under Policies issued subsequent to March 31, 1878.)*

Amount estimated to cover the net reserve on all outstanding policies in		
Canada .....	\$	938,986 00
Reserve for reversionary additions and premium reductions .....		26,600 00
<hr/>		
Total .....	\$	965,586 00
Deduct reserve on policies reinsured in other licensed companies in Canada .....		240 00
<hr/>		
† Net reinsurance reserve .....	\$	965,346 00
Present value of amounts not yet due on matured instalment policies..		4,379 00
<hr/>		
Claims for death losses due and unpaid .....	\$	8,697 08
Claims for matured and discounted endowments due and unpaid (\$182.91		
accrued prior to 1905) .....		538 12
<hr/>		
Total claims for death losses and matured and discounted endowments..		9,235 20
Dividends or bonuses to Canadian policy-holders due and unpaid .....		1,025 63
Total due agents .....		103 03
<hr/>		
Total net liabilities in respect of said policies in Canada.	\$	980,088 86
<hr/>		
Total liabilities in Canada .....	\$	1,187,273 43
<hr/>		

## INCOME IN CANADA.

Gross cash received for premiums during the year in Canada .....	\$	226,501 46
Premium obligations taken during the year in part payment of premiums		
in Canada .....		13 00
Premiums paid by dividends .....		6,031 88
<hr/>		
Total .....	\$	232,546 34
Deduct amount paid for premiums on policies reinsured in other licensed		
companies in Canada .....		375 20
<hr/>		
Total net premium income in Canada .....	\$	232,171 14
Interest or dividends on bonds, &c .....		34,712 47
All other income (interest on premium notes, policy loans, &c.) .....		1,557 23
<hr/>		
Total income in Canada .....	\$	268,440 84
<hr/>		

\* Based on American Experience Table,  $4\frac{1}{2}$  per cent.  
† " " " "  $4\frac{1}{2}$  and  $3\frac{1}{2}$  per cent.



5-6 EDWARD VII., A. 1906

UNION MUTUAL LIFE—*Continued.*

## EXPENDITURE IN CANADA.

Cash paid for death losses (of which \$18,246.33 accrued previous to 1905) \$	103,414 61
Premium obligations used in payment of same . . . . .	1,490 00
Payments on matured instalment policies . . . . .	745 53
Total net amount paid for death claims . . . . .	\$ 105,650 14
Cash paid for matured and discounted endowments . . . . .	8,056 69
Total amount paid for death claims and matured and discounted endowments . . . . .	\$ 113,706 83
Cash paid for surrendered policies . . . . .	29,668 49
Cash dividends paid to Canadian policy-holders . . . . .	2,335 42
Cash dividends applied in payment of premiums in Canada . . . . .	6,031 88
Total paid to policy-holders in Canada . . . . .	\$ 151,742 62
Commission, salaries and other expenses of officials in Canada . . . . .	46,964 42
Taxes, licenses, fees or fines in Canada . . . . .	3,160 04
Miscellaneous payments, viz.:—Rent, \$1,279.99; advertising, \$410; printing, &c., \$297.91; exchange, \$471.54; medical fees, \$3,217; sundry expenses, \$137.75; furniture and fixtures, \$6.50 . . . . .	5,820 69
Total expenditure in Canada . . . . .	\$ 207,687 77

## PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year . . . . .	\$ 3,126 00
Premium obligations received during the year . . . . .	336 00
Total . . . . .	\$ 3,462 00
Deductions during the year, viz.:—	
Amount of obligations used in payment of dividends to policy-holders.	\$ 104 00
Amount of obligations used in payment of claims. . . . .	1,490 00
Total deductions . . . . .	1,594 00
Balance, note assets at end of year . . . . .	\$ 1,868 00

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada . . . . .	637
Amount of said policies . . . . .	\$ 933,760 00
Number of policies become claims in Canada during the year (including matured and discounted endowments). . . . .	64
Amount of claims . . . . .	112,302 26
Number of policies in force in Canada at December 31, 1905 . . . . .	4,957
Amount of paid policies . . . . .	\$ 7,249,003 00
Bonus additions thereon . . . . .	110,735 48
Total . . . . .	\$ 7,359,738 48
Deduct amount reinsured in other licensed companies in Canada . . . . .	15,000 00
Net amount in force at December 31, 1905 . . . . .	7,344,738 48

## SESSIONAL PAPER No. 8

UNION MUTUAL LIFE—*Continued.*

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year :—

	No.	Amount.	No.	Amount.
Whole life policies.....	3,384	\$ 4,772,701 00		
Endowment.....	1,217	1,819,335 00		
Term and all other.....	210	395,408 00		
Bonus additions.....		106,334 86		
			4,811	\$ 7,093,778 86

New policies issued :—

Whole life policies.....	510	\$ 730,458 00		
Endowment.....	171	268,078 00		
Term and all other.....	5	15,295 00		
Bonus additions.....		4,593 84		
			680	1,018,424 84
Old policies revived.....			17	35,500 00
Old policies and bonuses increased.....				4,492 94
Total.....			5,514	\$ 8,152,196 64
Deduct policies terminated.....			557	792,458 16

In force at end of year :—

Whole life policies.....	3,592	\$ 5,089,926 00		
Endowment.....	1,281	1,945,121 71		
Term and all other.....	84	213,955 29		
Bonus additions.....		110,735 48		
			4,957	\$ 7,359,738 48

## DETAILS OF POLICIES WHICH HAVE CEASED TO BE IN FORCE.

	No.	Amount.
Terminated by death (including bonuses, \$2,619.36).....	48	\$ 103,890 36
" maturity (including bonuses, \$548.57). ....	16	8,411 90
" expiry.....	48	81,000 00
" surrender (including bonuses, \$1,205.69) ....	104	155,505 69
" lapse (including bonuses \$10.54).....	304	379,312 54
" change and decrease.....		8,337 67
Policies not taken.....	37	56,000 00
Total.....	557	\$ 792,458 16

## DETAILS OF POLICIES ISSUED PRIOR TO MARCH 31, 1878, AND BONUS ADDITIONS THEREON.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$12,408.41).....	281	\$ 449,145 41
Bonuses added during the year.....		679 57
Polities terminated during the year (including bonus additions, \$1,699.11).....	33	60,189 11
Policies in force at date of statement (including bonus additions, \$11,388.87).....	248	389,635 87

5-6 EDWARD VII., A. 1906

UNION MUTUAL LIFE—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME.

Total premium income. . . . .	\$ 2,316,091 08
Consideration for supplementary contracts not involving life contingencies . . . . .	3,250 00
Premium notes, loans or liens restored by revival of policies. . . . .	1,170 27
Interest and dividends and discount on claims paid in advance. . . . .	393,619 71
Cash received for rents . . . . .	64,945 70
Profit on sale or maturity of ledger assets. . . . .	28,161 46
Profit and loss on stocks and bonds . . . . .	24,971 22
Total income. . . . .	<u>\$ 2,832,209 44</u>

## DISBURSEMENTS.

Total amount paid for losses and matured and discounted endowments. \$	766,155 97
Cash paid to annuitants. . . . .	2,239 51
Premium notes voided by lapse. . . . .	19,301 69
Collateral loan on premium notes voided by lapse. . . . .	21,845 46
Surrender values paid policy-holders. . . . .	154,284 53
" applied in payment of renewal premiums. . . . .	6,438 80
" applied to purchase paid-up insurance and annuities. . . . .	16,857 82
Cash dividends paid to policy-holders . . . . .	45,855 80
Dividends applied to pay renewal premiums. . . . .	44,132 47
" purchase paid-up additions and annuities. . . . .	43,893 03
Paid for claims on supplementary contracts not involving life contingencies . . . . .	3,443 31
Commission to agents . . . . .	357,225 33
Salaries and allowances for agencies. . . . .	81,687 93
Agency supervision, travelling and all other agency expenses. . . . .	15,582 80
Medical examiners' fees. . . . .	37,269 88
Salaries of officers and office employees. . . . .	93,849 67
Taxes, licenses and Insurance Department fees. . . . .	55,381 46
Rent . . . . .	31,092 61
Computing renewal commissions. . . . .	1,694 67
Loss on sale or maturity of ledger assets. . . . .	8,000 00
All other expenses. . . . .	105,176 13
Total disbursements. . . . .	<u>\$ 1,911,409 47</u>

## LEDGER ASSETS.

Book value of real estate, unencumbered. . . . .	\$ 1,214,341 94
Mortgage loans (first liens) on real estate. . . . .	1,169,405 62
Loans secured by pledge of bonds, stocks or other collateral. . . . .	883,753 26
Cash loans on company's policies assigned as collateral. . . . .	298,806 11
Premium notes, loans or liens on policies in force. . . . .	140,379 11
Book value of bonds and stocks owned. . . . .	7,522,075 32
Cash on hand and in banks. . . . .	69,729 30
Agents' balances (net). . . . .	5,999 36
Cash in transit (since received). . . . .	1,640 75
Total net ledger assets. . . . .	<u>\$11,306,130 77</u>

## SESSIONAL PAPER No. 8

UNION MUTUAL LIFE—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$	101,266	22
Rents accrued .....		1,913	93
Market value of bonds and stocks over book value.....		408,109	57
Net amount of uncollected and deferred premiums.....		239,136	02
Forborne premiums to be deducted in settlement of policy claims..		435	00
Gross assets .....	\$	12,056,991	51
Less assets not admitted .....		5,999	36
Total admitted assets .....	\$	12,050,992	15

## LIABILITIES.

*Net insurance reserve .....	\$11,190,250	00
Present value of amounts not yet due on supplementary contracts not involving life contingencies .....	29,072	00
Net policy claims .....	109,983	87
Premiums paid in advance .....	4,346	02
Unpaid dividends due to policy-holders .....	11,917	67
Sundry .....	2,980	00
Unassigned funds (surplus).....	708,441	95
Total liabilities .....	\$ 12,056,991	51

## EXHIBIT OF POLICIES.

Number of new policies taking effect during the year .....	7,207
Amount of said policies.....	\$ 9,713,736 34
Number of policies terminated.....	4,286
Amount of said policies .....	6,299,705 42
Number of policies in force .....	45,194
Amount of said policies .....	64,163,238 44

\*Computed according to the Actuaries' Table of Mortality, with interest at 4 per cent for business prior to Jan. 1, 1901; and according to the American Experience Table with interest at 3 per cent for business issued on or after Jan. 1, 1901.

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF  
NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOHN P. MUNN, M.D.

Secretary—A. WHEELWRIGHT.	Principal Office—
Attorney and Chief Agent in Canada—	273-275-277 Broadway, New York City.
LEWIS A. STEWART.	Head Office in Canada—Toronto, Ont.

(Incorporated, February, 1850. License issued in Canada, 8th August, 1873.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . \$ 440,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collateral and premium obligations on Canadian policies in force . . . . . \$ 20,604 47

Stocks and bonds in deposit with the Receiver-General :—

	Par value.	Market value.
Province of New Brunswick bonds.....	\$ 46,280 00	\$ 43,826 40
City of Quebec 4 per cent coupon bonds.....	25,000 00	25,450 00
City of Winnipeg Water Works bonds.....	40,000 00	37,000 00
City of Ottawa bonds.....	30,000 00	29,400 00
City of Montreal bonds.....	46,000 00	44,907 50
Province of Quebec inscribed stock . . . . .	16,060 00	14,132 80
Canadian Northern R.R. 1st mortgage debenture bonds	50,126 66	51,630 46
Town of St. Louis, Que., bonds.....	10,000 00	10,600 00
Total par and market values. . . . .	\$ 263,466 66	\$ 256,947 16
Total value of stocks and bonds carried out at market value . . . . .		256,947 16
Interest accrued policy loans . . . . .		618 13
Interest accrued on Canadian deposits . . . . .		2,826 52
Gross premiums due and uncollected on Canadian policies in force.....	\$ 8,069 83	
Gross deferred premiums on same.....	1,416 57	
Total outstanding and deferred premiums.....	\$ 9,486 40	
Deduct cost of collection at 10 per cent. . . . .	948 64	
Net outstanding and deferred premiums. . . . .		8,537 76
Total assets in Canada . . . . .	\$	289,534 04

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 263,713 00
Reserve for reversionary additions and premium reductions . . . . .	2,210 00
Reserve for life annuities . . . . .	368 00
Total net reinsurance reserve.....	\$ 266,291 00

\* Based on Institute of Actuaries, H.M. Table, with interest at 4½ per cent for policies issued prior to Jan. 1 1900, and with interest at 3½ per cent for policies issued on or after that date.

## SESSIONAL PAPER No. 8

UNITED STATES LIFE—*Continued.*LIABILITIES IN CANADA—*Concluded.*

Claims for death losses, unadjusted but not resisted .....	\$	7,000 00
Rents accrued .....		75 00
Total liabilities in Canada .....	\$	<u>273,366 00</u>

## INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada (new, \$4,929.08; renewal, \$53,957.85). ....	\$	58,886 93
Total net premium income. ....	\$	<u>58,886 93</u>
Amount received for interest or dividends on stock, &c. ....		9,585 26
Interest on policy loans. ....		819 68
Total income in Canada during the year. ....	\$	<u>69,291 87</u>

## EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada (of which \$1,000 accrued in previous years) .....	\$	8,500 00
Net amount paid for matured endowments in Canada .....		2,124 00
Cash paid to annuitants .....		29 00
Cash paid for surrendered policies .....		5,297 88
Cash dividends paid Canadian policy-holders .....		2,373 81
Total net amount paid to policy-holders in Canada .....	\$	<u>18,324 69</u>
Cash paid for salaries, commissions and other expenses of officials in Canada .....		9,779 69
Cash paid for licenses, taxes, fees or fines in Canada. ....		1,196 94
All other expenditure, viz.:—Exchange, \$144.88; rents, \$725.04; miscellaneous, \$185.53 .....		1,055 45
Total expenditure .....	\$	<u>30,356 77</u>

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada. 48		
Amount of said policies .....	\$	168,000 00
Number of policies become claims (including matured endowments) in Canada during the year .....	15	
Amount of said claims .....		16,500 00
Number of policies in force in Canada at date (excluding annuities). 963		
Amount of said policies. ....	\$	1,788,275 00
Bonus additions thereon .....		2,992 00
Total net amount in force at date .....		<u>1,791,267 00</u>
Number of life annuities in force. ....	2	
Amount of annual payments thereunder .....		<u>29 00</u>

5-6 EDWARD VII., A. 1906

UNITED STATES LIFE—*Continued.*

## EXHIBIT OF POLICIES (CANADIAN BUSINESS).

In force at beginning of year:—

	No.	Amount.	No.	Amount.
Whole life policies .....	607	\$ 876,486		
Endowment .....	192	328,585		
Term and all other .....	203	641,623		
Bonus additions .....		2,477		
		<hr/>	1,002	\$ 1,849,171 00

New policies issued—

Whole life .....	18	\$ 50,000		
Endowment .....	13	29,000		
Term and all other .....	15	64,000		
Bonuses added .....		687		
		<hr/>	46	143,687 00
Old policies revived .....	8	\$ 21,070		
Old policies increased and transferred .....	32	41,540		
		<hr/>	40	62,610 00

Total ..... 1,088 \$ 2,055,468 00

Deduct policies terminated ..... 123 264,172 00

In force at end of year:—

Whole life .....	588	\$ 871,741		
Endowment .....	192	337,235		
Term and all other .....	185	579,328		
Bonus additions .....		2,992		
		<hr/>	965	\$ 1,791,296 00

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death .....	13	\$ 14,500 00
" maturity (including bonuses, \$124) .....	2	2,124 00
" expiry .....	4	5,000 00
" surrender (including bonuses, \$48) .....	10	15,548 00
" lapse .....	71	179,500 00
Policies decreased and transferred .....	15	34,000 00
Policies not taken .....	8	13,500 00
	<hr/>	<hr/>
Total (including bonuses, \$172) .....	123	\$ 264,172 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Total premium income .....	\$ 1,300,698 20
Consideration for supplementary contracts not involving life contingencies .....	57,413 00
Received for interest and dividends .....	374,464 03
Received for rent .....	59,538 98
Profit on sale or maturity of ledger assets .....	156,341 25
Premium notes, loans or liens restored by revival of policies .....	8,250 89
Income from other sources .....	310 00
	<hr/>
Total income .....	\$ 1,957,036 35

## SESSIONAL PAPER No. 8

UNITED STATES LIFE—*Continued.*

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses and matured endowments . . . . .	\$	867,738	41
Cash paid to annuitants. . . . .		18,761	57
Premium notes voided by lapse. . . . .		38,259	64
Cash dividends paid policy-holders. . . . .		92,982	33
Dividends applied by policy-holders to pay renewal premiums. . . . .		2,706	19
Dividends applied by policy-holders to purchase paid-up additions and annuities. . . . .		2,830	00
Surrender values paid in cash . . . . .		247,152	28
Surrender values applied to pay new and renewal premiums . . . . .		2,479	40
Surrender values applied to purchase paid-up insurance and annuities . . . . .		30,537	04
Paid for claims on supplementary contracts not involving life contingencies. . . . .		11,333	33
Cash paid stockholders for interest . . . . .		30,800	00
Cash paid for salaries and allowances for agencies, including agents and clerks. . . . .		40,383	51
Agency supervision, travelling and all other agency expenses. . . . .		16,159	09
Cash paid for commission to agents. . . . .		164,017	70
Medical examiners' fees and inspection of risks. . . . .		16,031	72
Salaries of officers and home office employees. . . . .		64,797	45
Insurance, taxes, licenses and fees. . . . .		33,343	46
Rent . . . . .		30,620	26
Advertising, printing and stationery, and postage. . . . .		28,078	15
Legal expenses. . . . .		17,293	64
Furniture fixtures and safes, repairs and expenses on real estate. . . . .		22,511	79
Loss on sale or maturity of ledger assets. . . . .		19,099	69
All other disbursements. . . . .		17,584	43
Total disbursements. . . . .	\$	1,815,501	08

## LEDGER ASSETS.

Book value of real estate, unencumbered . . . . .	\$	384,439	81
Mortgage loans (first liens) on real estate. . . . .		3,649,820	00
Loans secured by pledge of bonds, stocks or other collaterals. . . . .		115,145	58
Loans made in cash to policy-holders on the company's policies assigned as collaterals. . . . .		862,937	71
Premium notes on policies in force. . . . .		70,295	68
Book value of bonds and stocks owned . . . . .		3,300,662	79
Cash on hand and in banks . . . . .		165,077	63
Agents' balances secured . . . . .		33,854	97
Total ledger assets. . . . .	\$	8,582,234	17

## NON-LEDGER ASSETS.

Interest due and accrued . . . . .		104,280	71
Market value of real estate over book value. . . . .		28,560	19
Market value of stocks and bonds over book value. . . . .		155,127	34
Net amount of uncollected and deferred premiums . . . . .		113,895	82
Total assets . . . . .	\$	8,984,098	23



5-6 EDWARD VII., A. 1906

UNITED STATES LIFE—*Continued.*

## LIABILITIES.

* Net reinsurance reserve.....	8 8,288,899 00 .
Present value of amounts not yet due on supplementary contracts not involving life contingencies computed by the company and printed on policies.....	57,413 00
Liability on policies cancelled upon which a surrender value may be demanded.....	4,744 00
Commissions due to agents on premium notes when paid. . . . .	13,075 00
Total unsettled claims.....	102,107 00
Unpaid dividends or other profits due policy-holders . . . . .	5,337 00
Premiums paid in advance including surrender values so applied.....	7,324 06
Salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees due and accrued.....	2,591 49
Other liabilities.....	2,397 00
Capital stock paid up.....	440,000 00
Unassigned funds (surplus).....	60,210 68
Total liabilities.....	8 8,984,098 23

## EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	2,104
Amount of said policies.....	8 3,950,589 00
Number of policies terminated during the year.....	2,960
Amount of said policies.....	6,673,371 00
Number of policies in force at date.....	10,103
Amount of said policies. . . . .	39,792,799 00

\* Computed according to the Actuaries' Table of Mortality, with 4 per cent interest on policies issued up to and including Dec. 31, 1900, and according to the American Experience Table of Mortality, with 3½ per cent interest on policies issued thereafter.

## SESSIONAL PAPER No. 8

## SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—W. RICHARDS.

Secretary—WILLIAM WILLIAMS.

Head Office—Toronto.

(Incorporated June 13, 1898, by 61 Vic., cap. 91; amended in 1901 by 1 Edward VII., cap. 101. Commenced business on "Fund B" October 1, 1898. Dominion license issued February 12, 1900.)

(For list of members of Executive Council see Appendix.)

## I. STATEMENT OF ACCOUNTS, &amp;c., OF BENEFICIARY BRANCH, "FUND B."

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens .....	\$	5,500 00
Amount of loans to policy-holders on the company's policies assigned as collateral .....		1,672 00
Huron and Erie Loan and Savings Company's stock, par value, \$4,350; market value, \$7,743. Carried out at cost value .....		6,829 50

Debentures of Loan Companies and Municipal debentures, viz. :—

	Par value.
City of Calgary .....	\$ 10,000 00
Central Canada Loan and Savings Co., Toronto .....	5,000 00
Dominion Permanent Loan and Savings Co., Toronto .....	2,000 00
Huron and Erie Loan and Savings Co., London .....	7,000 00
Town of Kenora .....	6,189 83
Township of Drummond .....	5,324 58
Portage la Prairie school debentures .....	5,000 00
Hamilton Provident and Loan Co. ....	1,000 00
Landed and Banking Co., Hamilton .....	1,000 00
Town of Port Arthur .....	5,000 00
Reliance Loan and Savings Co. ....	5,000 00

Total carried out at par value .....	52,514 41
Cash at head office .....	200 37

Cash in banks, &amp;c., beneficiary fund :—

Imperial Bank, Toronto .....	\$ 8,340 62
Huron and Erie Loan and Savings Co., London .....	705 60
Dominion Permanent Loan and Savings Co., Toronto .....	303 44
Central Canada Loan and Savings Co., Toronto .....	353 03

Total carried out .....	9,702 69
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Total net ledger assets .....	\$ 76,418 97
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## OTHER ASSETS.

Interest accrued .....	1,246 51
Net premiums in course of collection .....	3,391 70
Total assets .....	\$ 81,057 18

5-6 EDWARD VII., A. 1906

## SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS

—Continued.

## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.	\$	68,670	54
Provisions for excessive mortality.		4,000	00
Total liability	\$	72,670	54
Surplus on policy-holders' account	\$	8,386	64

## INCOME.

Cash received for premiums.	\$	23,464	44
Amount received for interest and dividends.		2,853	49
Total income.	\$	26,317	93

## EXPENDITURE.

Cash paid for death losses.	\$	5,041	00
Cash paid for surrendered policies.		218	00
Total amount paid policy-holders.	\$	5,259	00
Cash paid for salaries, commissions and other expenses.		4,435	99
Total expenditure.	\$	9,694	99

## SUMMARY OF LEDGER ACCOUNTS.

Net ledger assets at beginning of year.	\$	60,118	33
Income as above.		26,317	93
Total	\$	86,436	26
Expenditure as above.	\$	9,694	99
Premiums paid on purchase of debentures.		322	30
Total	\$	10,017	29
Balance, net ledger assets, December 31, 1905.	\$	76,418	97

## MISCELLANEOUS.

Number of new policies reported as taken during the year.	234		
Amount of said policies		\$	212,050 00
Number of policies become claims during the year.	6		
Amount of said claims.			3,041 00
Number of policies in force at date.	1,163		
Amount in force at December 31, 1905.			1,048,882 00

\* Based on H<sup>M</sup>. Table of Mortality of the Institute of Actuaries, with interest at 4 p. c. for policies issued previous to January 1, 1900, and 3½ p. c. for those issued after that date.

## SESSIONAL PAPER No. 8

## SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS

—Continued.

## EXHIBIT OF POLICIES.

	No.	Amount.
In force at beginning of year .....	1,144	\$ 1,026,911 00
New policies issued (whole life) .....	234	212,050 00
Old policies revived (whole life) .....	4	3,500 00
Total .....	1,382	\$ 1,242,461 00
Deduct policies terminated .....	219	193,579 00
Policies in force December 31, 1905 .....	1,163	\$ 1,048,882 00

## DETAILS OF TERMINATIONS.

	No.	Amount.
Terminated by death .....	6	\$ 3,041 00
"    surrender .....	4	4,000 00
"    lapse .....	160	144,138 00
Policies decreased .....	...	500 00
Policies not taken .....	49	41,900 00
Total terminated .....	219	\$ 193,579 00

## II. STATEMENT OF THE ACCOUNTS OF THE SUBSIDIARY HIGH COURT, A.O.F., OTHER THAN THE BENEFICIARY ACCOUNTS.

## INCOME.

## Receipts from members—

Sick and funeral fees .....	\$ 15,548 57
Management dues .....	8,619 64
Companions of the Forest dues .....	755 49
Juvenile Federation dues .....	158 00
Total from members .....	\$ 25,081 70
Other receipts—Guarantee fund .....	396 03
Special levy .....	113 61
Interest .....	754 50
Supplies, \$245.26 ; official organ, \$165.62 .....	410 88
Total income .....	\$ 26,756 72

## EXPENDITURE.

Funeral benefits .....	\$ 10,960 00
Extended sickness benefits .....	3,527 54
Sundry expenses, viz. :—Medical examinations, \$489.25 ; salaries, \$2,314.80 ; general expenses, \$2,778.35 ; organizing expenses, \$1,982.47 ; expenses, Companions of the Forest, \$285.50 ; expenses, Juvenile Federation, \$54.60 ; High Court expenses, \$3,214.38 ; guarantee fund, \$491.66 .....	11,611 01
Total expenditure .....	\$ 26,098 55

5-6 EDWARD VII., A. 1906

# SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS

—Continued.

## ASSETS OF OTHER BRANCHES.

Cash at head office and in banks.....	\$	5,213 56
Central Canada Loan and Savings Co. debentures (sick and funeral)...		5,000 00
Fort William debentures .....		5,000 00
Reliance Loan and Savings Societies' debentures.....		5,000 00
Net assets—other branches .....	\$	<u>20,213 56</u>

## SUMMARY OF FUNDS HIGH COURT, A.O.F.

Beneficiary fund.....	\$	76,418 97
Sickness and funeral fund .....		12,899 67
Companions of the Forest .....		4,360 54
Juvenile Federation.....		597 84
Special levy .....		863 51
Guarantee fund.....		3,189 66
Official organ.....		354 02
Supplies .....		147 78
Total .....	\$	<u>98,831 99</u>
Less overdraft, management fund.....		2,199 46
Total assets.....	\$	<u>96,632 53</u>

## III. SUMMARY OF THE FINANCIAL STATEMENTS OF THE VARIOUS SUBORDINATE COURTS, CIRCLES AND JUVENILE BRANCHES OF THE A.O.F. IN CANADA.

### INCOME, 1905.

Fees and dues (less levies paid to High Court) .....	\$	80,465 47
Interest.....		5,151 03
Rent .....		3,351 03
Donations .....		30 00
Total income (net).....	\$	<u>88,997 53</u>

### EXPENDITURE, 1905.

Paid for sickness benefits.....	\$	36,440 85
Medical attendance and examinations.....		15,600 08
Grants to courts and members.....		542 75
Total paid to members .....	\$	<u>52,583 68</u>
Paid for salaries, &c .....		8,713 32
Rent, light and fuel .....		7,770 72
Sundry other expense (net) .....		9,540 80
Total expenditure .....	\$	<u>78,608 52</u>
Excess of income over expenditure .....	\$	<u>10,389 01</u>

## SESSIONAL PAPER No. 8

## SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS.

—Concluded.

## ASSETS, DECEMBER 31, 1905.

Real estate.....	\$	29,977	36
Mortgages.....		28,834	33
Bonds and debentures.....		17,818	98
Sundry securities.....		6,632	33
Cash in treasurers' hands.....		12,052	48
Cash in banks.....		81,781	97
Chattels and court property.....		11,276	75
Dues unpaid.....		9,466	32
Total assets in Canada.....	\$	197,840	52

## LIABILITIES, DECEMBER 31, 1905.

Due on mortgage loans.....	\$	9,450	00
Fees paid in advance.....		794	23
Due for salaries.....		502	17
Other liabilities.....		6,633	27
Total liabilities (excluding reserves).....	\$	17,379	67

## MEMBERSHIP, DECEMBER 31, 1905.

Courts.....	11,733
Companions of the Forest.....	1,424
Juvenile members.....	2,044
High Court.....	47
Total.....	15,248

NOTE.—The following courts and branches had not made returns up to Feb. 28, 1906 :—Nos. 5687, 6191, 6896, 7045, 7047, 7772, 7820, 7870, 8419, 8575, 8759, 8772, 8775, 8847, 8938.  
 Circles—Nos. 81, 121.  
 Juvenile branches.—Nos. 34, 50, 58.



STATEMENTS

OF

ACCIDENT, GUARANTEE, PLATE GLASS

STEAM BOILER,

BURGLARY GUARANTEE, SICKNESS, INLAND TRANSIT,

AND OTHER

INSURANCE COMPANIES





## LIST OF COMPANIES

BY WHICH THE BUSINESS OF **ACCIDENT, GUARANTEE, PLATE GLASS, STEAM BOILER** AND OTHER INSURANCE WAS TRANSACTED IN THE DOMINION, UNDER THE INSURANCE ACT, DURING THE YEAR ENDING DECEMBER 31, 1905.

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### ACCIDENT.

The Accident and Guarantee Company of Canada.  
The Canada Accident Assurance Company.  
The Canadian Casualty and Boiler Insurance Company.  
The Canadian Railway Accident Insurance Company.  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Empire Accident and Surety Company.  
The Employers' Liability Assurance Corporation (Limited).  
The Fidelity and Casualty Company of New York.  
The Imperial Guarantee and Accident Insurance Company.  
The London Guarantee and Accident Company (Limited).  
The Maryland Casualty Company.  
The Ocean Accident and Guarantee Corporation (Limited).  
The Ontario Accident Insurance Company.  
The Railway Passengers' Assurance Company.  
The Sun Life Assurance Company of Canada.  
The Travelers Insurance Company.

### EMPLOYERS' LIABILITY INSURANCE.

The Accident and Guarantee Company of Canada.  
The Canada Accident Assurance Company.  
The Canadian Railway Accident Insurance Company.  
The Empire Accident and Surety Company.  
The Employers' Liability Assurance Corporation (Limited).  
The Imperial Guarantee and Accident Insurance Company.  
The London Guarantee and Accident Company (Limited).  
The Maryland Casualty Company.  
The Ocean Accident and Guarantee Corporation (Limited).  
The Ontario Accident Insurance Company.  
The Railway Passengers Assurance Company.  
The Travelers Insurance Company.

### GUARANTEE.

The American Surety Company of New York.  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Empire Accident and Surety Company.  
The Employers Liability Assurance Corporation (Limited).  
The Guarantee Company of North America.  
The Imperial Guarantee and Accident Insurance Company.  
The International Fidelity Insurance Company.  
The London Guarantee and Accident Company (Limited).  
The Railway Passengers' Assurance Company.  
The United States Fidelity and Guaranty Company.

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## PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.  
The Dominion Plate Glass Insurance Company.  
The Lloyds Plate Glass Insurance Company.  
The New York Plate Glass Insurance Company.

## STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada (formerly the Canadian Steam Users' Insurance Association).  
The Canadian Casualty and Boiler Insurance Company.  
The Maryland Casualty Company.

## BURGLARY GUARANTEE.

The Dominion Guarantee Company (Limited).  
The Fidelity and Casualty Company of New York.

## SICKNESS INSURANCE.

The Accident and Guarantee Company of Canada.  
The Canada Accident Assurance Company.  
The Canadian Casualty and Boiler Insurance Company.  
The Canadian Order of the Woodmen of the World.  
The Canadian Railway Accident Insurance Company.  
The Catholic Mutual Benefit Association.  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Empire Accident and Surety Company.  
The Employers Liability Assurance Corporation (Limited),  
The Fidelity and Casualty Company of New York.  
The Imperial Guarantee and Accident Insurance Company.  
The London Guarantee and Accident Company (Limited).  
The Maryland Casualty Company.  
The Ocean Accident and Guarantee Corporation (Limited).  
The Ontario Accident Insurance Company.  
The Railway Passengers' Assurance Company.  
The Subsidiary High Court of the Ancient Order of Foresters.  
The Supreme Court of the Independent Order of Foresters.

## INLAND TRANSIT INSURANCE.

The American and Foreign Marine Insurance Company.  
The Marine Insurance Company (Limited).  
The Ocean Marine Insurance Company (Limited).

## CONTRACT INSURANCE.

The American Surety Company of New York.  
The United States Fidelity and Guaranty Company.

## PERSONAL PROPERTY INSURANCE.

The Canadian Casualty and Boiler Insurance Company.  
The Ontario Accident Insurance Company.

SESSIONAL PAPER No. 8

## THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—F. E. NELSON.

Chief Agent and Secretary—

F. J. J. STARK.

Principal Office—Montreal.

(Incorporated July 7, 1900, by Act of Parliament of Canada, 63-64 Vic., cap. 87.  
Commenced business in Canada, May 15, 1902.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	\$ 1,000,000 00
Amount subscribed for . . . . .	246,200 00
Amount paid up in cash . . . . .	<u>45,652 00</u>

(For List of Shareholders, see Appendix.).

## ASSETS.

Stocks and bonds deposited with the Receiver General, viz:—

	Par value.	Value in account.
City of Vancouver bonds . . . . .	\$ 15,000 00	\$ 13,875 00
Province of Quebec 3 per cent stock . . . . .	24,333 33	21,869 58
Total par and account values . . . . .	<u>\$ 39,333 33</u>	<u>\$ 35,744 58</u>

Carried out at value in account . . . . .	\$ 35,744 58
Cash at head office . . . . .	1,359 83
Cash in Bank of Montreal . . . . .	6,679 98
Accounts receivable . . . . .	921 76
Agents' balances . . . . .	987 67
Deposited with Accident Underwriters Association . . . . .	100 00
Total ledger assets . . . . .	<u>\$ 45,793 82</u>

## OTHER ASSETS.

Interest accrued . . . . .	357 50
Amount due for reinsurance . . . . .	490 97
Office furniture . . . . .	758 48
Gross premiums due and uncollected on policies in force, viz:—	
Accident . . . . .	\$ 7,458 71
Sickness . . . . .	<u>3,448 52</u>
Total outstanding premiums . . . . .	10,882 23
Total assets . . . . .	<u><u>\$ 58,283 00</u></u>

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THE ACCIDENT AND GUARANTEE—*Continued.*

## LIABILITIES.

Total amount of unsettled claims against the company (accident, \$1,032.46; sickness, \$993.82).....	\$	2,026	28
Reserve of unearned premiums for all outstanding risks, viz.:—			
Accident.....	\$	12,000	05
Sickness.....		4,978	27
Employers' liability.....		265	55
		17,243	87
Accrued commission on outstanding premiums.....		1,851	78
Due and accrued for salaries, advertising, rent, agency and other expenses.....		898	90
Total liabilities (excluding capital stock).....	\$	22,020	83
Surplus of assets over liabilities.....	\$	36,262	17
Capital stock paid up, \$45,652.			

## INCOME.

*For Accident Risks—*

Gross cash received for premiums.....	\$	24,530	04
Deduct reinsurance, rebate, abatement and return premiums.....		1,881	15
Net cash received for accident premiums.....	\$	22,648	89

*For Sickness Risks—*

Gross cash received for premiums.....	\$	8,689	53
Deduct reinsurance, rebate, abatement and return premiums.....		12	60
Net cash received for sickness premiums.....	\$	8,676	93

Gross and net cash received for employers' liability premiums.....	\$	556	10
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Total net cash received for premiums.....	\$	31,881	92
Received for interest and dividends.....		1,285	31
Income from other sources.....		37	50
Total.....	\$	33,204	73
Received for calls on capital.....		150	00
Total income.....	\$	33,354	73

## EXPENDITURE.

*For Accident Risks—*

Amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$504.42)....	\$	375	81
Amount paid for claims occurring during the year.....	\$	10,585	45
Deduct amount received for reinsurances.....		3,825	01
Net amount paid during the year for said claims.....	\$	6,760	44
Total net amount paid for accident claims.....	\$	7,136	25

*For Sickness Risks—*

Amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$152.14)....	\$	162	14
Amount paid for claims occurring during the year.....		3,568	11
Total net amount paid for sickness claims.....	\$	3,730	25

## SESSIONAL PAPER No. 8

THE ACCIDENT AND GUARANTEE—*Concluded.*EXPENDITURE—*Concluded.*

Total net amount paid during the year for all claims.....	\$	10,866 50
Commission or brokerage.....		10,066 05
Salaries, fees and all other charges of officials.....		6,009 28
Taxes.....		882 65
Miscellaneous payments; viz.:—Expense, \$1,403.03; advertising, \$531.48; furniture, \$157; medical fees, \$173; supplies, \$1,142.66; rent, \$733.34; travelling expenses, \$1,482.94; agents' guarantee bonds, \$29.70; law costs, \$136.75; agency adjustments, \$25.19; special commission, \$57.15.....		5,966 47
Total expenditure .....	\$	33,790 95

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets January 1, 1905 .....	\$	46,268 78
Income as above .....		33,354 73
Total .....	\$	79,623 51
Expenditure as above.....	\$	33,790 95
Written off ledger balances.....		38 74
Total.....		33,829 69
Balance, net ledger assets Dec. 31, 1905.....	\$	45,793 82

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	2,326	\$ 3,247,800	\$19,390 88
Taken during the year—new and renewed.....	2,521	4,527,233	28,450 06
Total .....	4,847	\$ 7,775,033	\$47,840 94
Deduct terminated.....	2,326	3,247,800	21,015 49
Gross in force at end of year.....	2,521	\$ 4,527,233	\$26,825 45
Deduct reinsured .....		935,250	2,824 36
Net in force at December 31, 1905.....	2,521	\$ 3,591,983	\$24,001 09
<i>Sickness Risks.</i>			
Gross policies in force at date of last statement .....	1,198		\$ 5,171 40
Taken during the year—new and renewed .....	2,531		9,956 53
Total.....	3,729		\$15,127 93
Deduct terminated.....	1,198		5,171 40
Net in force at December 31, 1905.....	2,531		\$ 9,956 53
<i>Employers' Liability Risks.</i>			
Policies taken during the year—new and renewed...	10	\$ 95,000	\$ 556 10
Deduct terminated .....	1	10,000	25 00
Net in force December 31, 1905.....	9	\$ 85,000	\$ 531 10



## SESSIONAL PAPER No. 8

AMERICAN AND FOREIGN—*Concluded.*

## DISBURSEMENTS.

Net amount paid for losses .....	\$	58,847	03
Paid stock-holders for interest or dividends .....		10,000	00
Commissions or brokerage .....		23,693	16
Salaries, fees and all other charges of officials .....		18,832	91
Taxes, licenses and Insurance Department fees ..		1,788	07
Premiums uncollectable .....		2,539	87
Miscellaneous expenses .....		1,790	01
Total disbursements .....	\$	117,491	05

## LEDGER ASSETS.

Book value of bonds and stocks .....	\$	492,989	05
Cash in bank .....		29,574	34
Agents' balances .....		19,013	16
Bills receivable .....		5,749	73
Total ledger assets .....	\$	547,326	28

## NON-LEDGER ASSETS.

Interest accrued .....		4,375	98
Market value of bonds and stocks over book value .....		12,722	04
Due from other companies for reinsurance on losses already paid .....		6,774	41
Gross assets .....	\$	571,198	71
Deduct assets not admitted .....		2,050	89
Total admitted assets .....	\$	569,147	82

## LIABILITIES.

Net amount of unpaid losses and claims .....	\$	38,847	00
Total unearned premiums .....		26,610	02
Dividends to stock-holders remaining unpaid .....		14,000	00
Commissions, brokerage and other charges due or to become due to agents and brokers .....		782	41
Reinsurance premiums .....		29,174	60
Total liabilities except capital .....	\$	109,414	03
Capital paid up in cash .....		200,000	00
Surplus over all liabilities .....		259,733	79
Total liabilities .....	\$	569,147	82

## RISKS AND PREMIUMS.

*Marine and Inland Risks.*

Amount written or renewed during the year .....	\$	387,893,209	00
Premiums thereon .....		358,660	54
Amount terminated during the year .....		386,454,694	00
Premiums thereon .....		347,590	00
Net amount in force at Dec. 31, 1905 .....		4,524,320	00
Premiums thereon .....		54,504	89



## THE AMERICAN SURETY COMPANY OF NEW YORK.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—H. D. LYMAN. | Secretary—H. B. ZEVELY.

Principal Office—100 Broadway, New York.

Chief Agent in Canada— | Head Office in Canada—Toronto.

WILLIAM H. HALL. |

(Incorporated, April 14, 1884. Commenced business in Canada July, 1887.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash..... \$ 2,500,000 00

## ASSETS IN CANADA.

Bonds owned by the company:—

	Par value.	Market value.
*Canadian Northern Railway guaranteed bonds.....	\$ 97,333 33	\$ 97,333 33
Province of New Brunswick 3 per cent bonds.....	10,000 00	9,712 50
Total par and market values.....	\$ 107,333 33	\$ 107,045 83

Carried out at market value..... \$ 107,045 83  
Cash at head office..... 25 00

Cash in banks, viz:—

Imperial Bank of Canada, Toronto.....	\$ 162 36
Canadian Bank of Commerce, Toronto.....	136 00
Hochelaga Bank, Montreal.....	200 00
Molson's Bank, Montreal.....	20,000 00

Total cash in banks..... 20,498 36

Total..... \$ 127,569 19

## OTHER ASSETS.

Interest due, \$150; interest accrued, \$150..... 300 00  
Gross premiums due and uncollected on Canadian policies in force  
(guarantee, \$145; contract, \$1,661.73)..... 1,806 73

Total assets in Canada..... \$ 129,675 92

## LIABILITIES IN CANADA.

Total net amount of unsettled claims for guarantee losses in Canada  
(accrued in previous years)..... \$ 326 75  
Reserve of unearned premiums for all outstanding risks in Canada  
(guarantee, \$2,543.08; court and contract, \$2,413.54)..... 4,956 62

Total liabilities in Canada..... \$ 5,283 37

\*In deposit with the Receiver General.

## SESSIONAL PAPER No. 8

AMERICAN SURETY COMPANY—*Continued.*

## INCOME IN CANADA.

*For Guarantee Risks.*

Gross cash received for premiums .....	\$	5,855 44
Deduct rebate, abatement and return premiums .....		764 75
Net cash received for said premiums.....	\$	5,090 68

*For Contract Risks.*

Gross cash received for premiums.....	\$	5,913 90
Deduct rebate, abatement and return premiums .....		1,449 79
Net cash received for said premiums .....	\$	4,464 11

Total net cash received for premiums .....	\$	9,554 79
Received for interest and dividends.....		4,794 14

Total income in Canada .....	\$	14,348 93
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## EXPENDITURE IN CANADA.

*For Guarantee Risks.*

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$1,089.75).....	\$	925 26
Amount paid for losses occurring during the year.....	Nil.	
Deduct salvages and reinsurances.....	\$	120 75
Net amount paid for said losses.....		120 75
Total net amount paid for guarantee losses .....	\$	804 51

*For Contract Risks.*

Amount paid for claims occurring during the year .....	\$	5 75
Deduct salvages (of previous years).....		163 75
Net amount paid during the year for court and contract losses .....		— 98 00

Total net amount paid during the year for losses.....	\$	706 51
Commission and brokerage .....		959 30
Salaries, fees and all other charges of officials in Canada .....		1,500 75
Taxes in Canada .....		1,091 01
Miscellaneous payments, viz.: Duty and express, \$45.36; postage, \$78.01; rents, \$290.73; sundries, \$1,492.02.....		1,906 12

Total expenditure in Canada .....	\$	6,163 69
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## RISKS AND PREMIUMS.

<i>Guarantee Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement ...	739	\$ 1,371,017	\$ 5,836 30
Taken during the year—new and renewed.....	928	1,321,216	5,873 69
Total .....	1,667	\$ 2,692,233	\$ 11,709 99
Deduct terminated.....	855	1,514,202	6,623 84
Gross and net in force at December 31, 1905.....	812	\$ 1,178,031	\$ 5,086 15

*Court and Contract Risks.*

Gross policies in force at date of last statement ...	202	\$ 946,203	\$ 4,379 32
Taken during the year—new and renewed.....	214	1,240,430	6,131 87
Total.....	416	\$ 2,186,633	\$ 10,511 19
Deduct terminated .....	239	1,063,705	5,684 11
Gross and net in force at December 31, 1905.....	177	\$ 1,122,928	\$ 4,827 08

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AMERICAN SURETY COMPANY—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## LEDGER ASSETS.

Book value of real estate (unencumbered) . . . . .	\$	3,095,825	52
Book value of stocks and bonds owned . . . . .		2,251,310	84
Cash on hand and in bank . . . . .		535,631	72
Total ledger assets . . . . .	\$	5,882,768	08

## NON-LEDGER ASSETS.

Interest accrued . . . . .		9,974	31
Rents due and accrued . . . . .		10,772	41
Market value of bonds and stocks over book value . . . . .		120,939	83
Gross premiums in course of collection . . . . .		279,732	93
Gross assets . . . . .	\$	6,304,187	56
Deduct assets not admitted . . . . .		134,155	48
Total admitted assets . . . . .	\$	6,170,032	08

## LIABILITIES.

Total amount of unpaid fidelity and surety losses . . . . .	\$	476,774	22
Total unearned premiums . . . . .		856,188	70
Commission brokerage, &c., due or to become due to agents . . . . .		6,606	16
Salaries, expenses, &c., due and accrued . . . . .		12,500	00
Agents' credit balances, being premiums paid in advance . . . . .		11,050	03
Other liabilities . . . . .		2,208	31
Total liabilities, except paid-up capital . . . . .	\$	1,365,327	42
Capital stock paid up . . . . .		2,500,000	00
Surplus beyond capital and other liabilities . . . . .		2,304,704	66
Total liabilities . . . . .	\$	6,170,032	08

## INCOME DURING THE YEAR.

Net cash received for premiums . . . . .	\$	1,595,334	90
Received for interest and dividends . . . . .		109,339	94
Received for rents . . . . .		240,756	76
Profit on sale and maturity of ledger assets . . . . .		58,320	50
Other income . . . . .		1,610	15
Total income . . . . .	\$	2,005,362	25

## SESSIONAL PAPER No. 8

AMERICAN SURETY COMPANY—*Concluded.*

## EXPENDITURE DURING THE YEAR.

Net amount paid for fidelity and surety losses. ....	\$	350,057	12
Dividends paid stockholders. ....		200,000	00
Commission or brokerage. ....		111,600	35
Salaries, travelling and all expenses of agents and agencies not on commission account ..		329,295	86
Cost of adjustment, legal expenses and adjustment of claims. ....		12,478	70
Salaries, fees and other charges of officers and employees. ....		235,121	64
Inspections .....		5,496	41
Taxes, licenses and Insurance Department fees ..		116,316	69
Rent .....		36,269	99
Legal expenses .....		1,931	50
Advertising .....		13,001	94
Printing and stationery .....		37,145	21
Postage and express. ....		21,072	67
Loss on sale or maturity of ledger assets. ....		2,861	78
Interest ..		545	17
All other expenditure .....		159,705	88
Total expenditure. ....	\$	1,632,900	91

## EXHIBIT OF PREMIUMS.

	For Fidelity Risks.	For Surety Risks.
Premiums on policies written or renewed during the year .....	\$ 899,169 26	\$ 1,030,969 52
Premiums on risks expired and terminated ..	890,245 25	930,554 68
Premiums on policies in force at end of year. ....	650,464 53	1,079,835 86



## SESSIONAL PAPER No. 8

BOILER INSPECTION AND INSURANCE—*Continued.*ASSETS—*Concluded.*

## Cash in banks :—

Bank of Nova Scotia.....	\$	4,830	46
Canadian Bank of Commerce.....		20	70
“ “ Savings Department.....		551	85
Bank of Ottawa .....		16	14
Bank of Nova Scotia, Savings Dept .....		1,286	08
Total cash in banks.....	\$	6,705	21
Interest due and accrued on debentures, &c.....		1,325	40
Office furniture and inspectors appliances....		2,100	00
Special service accounts in course of collection.....		113	91
Inspectors' balances.....		46	52
Agents' balances .....		7,003	07
Net amount of outstanding premiums.....		4,835	30
Total assets .....	\$	133,300	33

## LIABILITIES.

Reserve of unearned premiums on all outstanding risks in Canada....	\$	55,517	37
Due for sundry small accounts for printing, advertising, &c.....		76	00
Dividends declared but not yet due.....		2,252	25
Total liabilities (excluding capital stock).....	\$	57,845	62
Surplus on policy holders' account.....	\$	75,454	71
Capital stock paid up, \$75,075.			

## INCOME.

Gross cash received for premiums.....	\$	41,193	62
Deduct reinsurance, rebate, abatement and return premiums.....		5,358	51
Net cash received for premiums.....	\$	35,835	11
Received for interest and dividends .....		5,315	55
Income from special service department.....		669	19
Total income.....	\$	41,819	85

## EXPENDITURE.

Total amount paid during the year for losses.....	\$	889	50
Amount of dividends paid stockholders during the year.....		4,504	50
Commission or brokerage .....		3,312	25
Salaries, fees and all other charges of officials .....		27,621	40
Taxes .....		940	97
Miscellaneous payments :—			
General expenses, including rent, stationery, printing, postage, agency expenses, &c., \$1,960.08; travelling expenses, \$6,448.01; advertising, \$1,583; expenses, Montreal office, \$615.35; furniture appliances, \$431.38; local inspection, \$19.50; electric maintenance, \$90.65; accident insurance, \$390.....		11,537	97
Total expenditure .....	\$	48,806	59

BOILER INSPECTION AND INSURANCE—*Concluded.*

CASH ACCOUNT.

1904.	<i>Dr.</i>		
Dec. 31—To balance on hand and in banks at this date. ....	\$	15,957	12
1905.			
Dec. 31—To income as above. ....		41,819	85
Received from realization of investments. ....		13,827	00
Received from other sources. ....		176	80
	\$	71,780	77
1905.	<i>Cr.</i>		
Dec. 31—By expenditure during the year as above. ....	\$	48,806	59
By investments. ....		16,177	91
By other payments. ....		46	52
Balance in hand and in banks this date. ....		6,749	75
	\$	71,780	77

RISKS AND PREMIUMS.

	No. of Boilers.	No. of Risks.	Amount.	Premiums.
			\$	\$
Policies in force at date of last statement. ....	3,423	1,529	6,189,925	113,443 77
Taken during the year—new. ....	1,185	591	2,156,200	38,819 31
Taken during the year—renewed. ....				
Total. ....	4,608	2,120	8,346,125	152,263 08
Deduct terminated. ....	1,453	735	2,489,425	42,346 94
Gross and net in force at Dec. 31, 1905. ....	3,155	1,385	5,856,700	109,916 14
Total number of policies in force at date. ....		1,385		
Total net amount in force. ....			\$	5,856,700 00
Total premiums thereon. ....				109,916 14

SESSIONAL PAPER No. 8

## THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—R. WILSON SMITH.

Secretary and Chief Agent—T. H. HUDSON.

Head Office—Montreal.

(Incorporated June 23, 1887, by 50-51 Vic., cap. 106 ; amended in 1899 by 62-63 Vic., cap. 98. Commenced business in Canada, September 10, 1888.)

## CAPITAL.

Amount of capital authorized.....	\$	500,000 00
" subscribed for.....		108,300 00
" paid up in cash.....		43,320 00

*(For List of Shareholders, see Appendix.)*

## LEDGER ASSETS.

Bonds and debentures in deposit with Receiver General, viz:—

	Par value.	Market value.
Town of Whitby debentures.....	\$ 302 02	\$ 302 02
City of St. Catharines debentures.....	12,000 00	12,120 00
Town of St. Louis.....	10,000 00	10,100 00
Province of New Brunswick. 4 p. c. bonds.....	5,000 00	5,220 00
" " 3 p. c. bonds.....	9,733 33	8,760 00
" Quebec 5 p. c. bonds.....	1,000 00	1,024 00
Total par and market values.....	<u>\$88,035 35</u>	<u>\$87,526 02</u>

Carried out at market value..... \$ 37,526 02

Stocks and bonds held by company, viz:—

	Par value.	Market value.
Dominion of Canada inscribed stock.....	\$37,960 00	\$38,339 60
City of St. Henri debentures.....	8,000 00	9,200 00
Canadian Northern Railway Co.'s bonds.....	12,166 66	12,531 66
Town of Sydney, N.S., debentures.....	5,000 00	4,875 00
" St. Louis.....	5,000 00	5,375 00
" Valleyfield.....	5,000 00	4,800 00
" Hintonburg.....	2,500 00	2,643 75
City of Winnipeg.....	7,121 10	7,121 10
" Vancouver.....	4,000 00	3,640 00
Village of Verdun.....	2,000 00	1,930 00
Town of Lachine.....	6,000 00	5,865 00
	<u>\$ 94,747 76</u>	<u>\$96,321 11</u>

Carried out at market value..... 96,321 11

Cash on hand at head office..... 2,542 09

Cash in Canadian Bank of Commerce..... 2,520 75

Plate Glass Trust Deposit..... 100 00

Agents' ledger balances..... 8 76

Accident Trust Deposit..... 100 00

Total..... \$ 139,118 73



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CANADA ACCIDENT—*Continued.*

## OTHER ASSETS.

Office furniture.....	\$	500 00
Interest accrued.....		584 49

## Gross premiums due and uncollected on policies in force, viz :—

Accident.....	\$	2,670 27
Plate Glass.....		1,614 69
Sickness.....		155 30
Employers' Liability.....		50 00
Total.....	\$	4,490 26
Less commission.....		1,122 56
Net amount of outstanding premiums.....		3,367 70
Total assets.....	\$	143,570 92

## LIABILITIES.

## (1) LIABILITIES IN CANADA.

*For Accident Losses.*

Amount of losses claimed but not adjusted.....	\$	164 46
Amount of losses known or reported, proof not filed.....		720 52
Total.....	\$	884 98
Deduct reinsurance.....		92 50
Total net amount of unsettled claims for accident losses.	\$	792 48

*For Plate Glass Losses.*

Net amount of losses claimed, but not adjusted.....	\$	468 21
Net amount of losses known or reported, proof not filed.....		254 85
Total net amount of unsettled claims for plate glass losses.		723 06

*For Sickness Losses.*

Net amount of losses known or reported, proof not filed.....	\$	185 71
Total net amount of unsettled claims for sickness losses.		185 71

Total net amount of unpaid claims.....	\$	1,701 25
Reserve of unearned premiums for all outstanding accident risks.....		12,894 19
"                    "                    "                    plate glass risks.....		23,010 05
"                    "                    "                    sickness risks.....		2,216 37
"                    "                    "                    elevator ".....		1,164 78
"                    "                    "                    employers' liability.		980 10
Due and accrued for reinsurance.....		108 21
Agents' balances.....		369 15
Total liabilities in Canada.....	\$	42,444 10

## SESSIONAL PAPER No. 8

CANADA ACCIDENT—*Continued.*

## (2) LIABILITIES IN OTHER COUNTRIES.

Net amount of accident claims known or reported claims not filed. . . . .	\$	325 25
Total net reserve for accident risks. . . . .		2,102 90
Due for reinsurance. . . . .		763 96
Total liabilities in other countries. . . . .	\$	3,192 11
Total liabilities (excluding capital stock) in all countries. . . . .	\$	45,636 21
Surplus of assets over liabilities. . . . .	\$	97,934 71
Capital stock paid up, \$43,320.00		

## INCOME.

	In Canada.	Other countries.
<i>Accident Risks—</i>		
Gross cash received for premiums. . . . .	\$ 27,066 52	\$ 5,040 51
Deduct reinsurance, rebate, abatement and return premiums. . . . .	4,520 74	204 01
Net cash received for said premiums. . . . .	\$ 22,545 78	\$ 4,836 50
<i>Sickness Risks—</i>		
Gross cash received for premiums. . . . .	\$ 4,442 85	
Deduct reinsurance, rebate, abatement and return premiums. . . . .	200 16	
Net cash received for said premiums. . . . .	\$ 4,242 69	
<i>Plate Glass Risks—</i>		
Gross cash received for premiums. . . . .	\$ 20,946 91	
Deduct reinsurance, rebate, &c. . . . .	966 37	
Net cash received for said premiums. . . . .	\$ 19,980 54	
<i>Elevator and Employers' Liability Risks—</i>		
Gross cash received for premiums. . . . .	\$ 3,495 45	
Deduct reinsurance, &c. . . . .	199 15	
Net cash received for said premiums. . . . .	\$ 3,296 30	
Total net cash received for premiums. . . . .	\$	54,901 81
Received for interest. . . . .		4,892 11
Total income. . . . .	\$	59,793 92

## EXPENDITURE.

	In Canada.	In other countries.
<i>Accident Risks—</i>		
Amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$4,056.01). . . . .	\$ 1,377 11	\$ 367 18
Amount paid for claims occurring during the year. . . . .	\$ 5,077 78	\$ 1,714 40
Deduct reinsurance. . . . .	917 96	
Net amount paid during the year for said claims. . . . .	\$ 4,159 82	\$ 1,714 40
Total net amount paid during the year for accident claims. . . . .	\$ 5,536 93	\$ 2,081 58
<i>Sickness Risks—</i>		
Amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$10). . . . .	\$ Nil.	
Amount paid for claims occurring during the year. . . . .	2,088 05	
Net amount paid during the year for said claims. . . . .	\$ 2,088 05	
<i>Employers' Liability Risks—</i>		
Net amount paid for losses occurring during the year. . . . .	\$ 281 30	
Net amount paid during the year for said claims. . . . .	\$ 281 30	

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CANADA ACCIDENT—*Continued.*EXPENDITURE—*Concluded.**Plate Glass Risks—*

Amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$581.84) . . . . .	\$	519 62
Amount paid for claims occurring during the year . . . . .		5,482 87
Total net amount paid during the year for plate glass claims . . . . .	\$	6,002 49
Total net amount paid during the year for accident, sickness, employers' liability and plate glass claims . . . . .	\$	15,990 35
Amount of dividends paid during the year . . . . .		4,332 00
Paid or allowed for commission on brokerage . . . . .		14,437 54
Salaries, fees and other charges of officials . . . . .		7,944 10
Paid for taxes . . . . .		1,355 17
Miscellaneous payments, viz.:—Printing and stationery, \$811.13; advertising, \$519.05; elevator inspection, \$73.25; rent, \$350; postage, express and exchange, \$480.27; general expenses, \$614.92; office furniture, \$114 . . . . .		2,962 62
Total expenditure . . . . .	\$	47,021 78

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, January 1, 1905 . . . . .	\$	126,285 02
Income as above . . . . .		59,793 92
	\$	186,078 94
Expenditure as above. . . . .	\$	47,021 78
Written off debentures . . . . .		307 58
		47,329 36
Balance—net ledger assets, December 31, 1905 . . . . .	\$	138,749 58

## SESSIONAL PAPER No. 8

CANADA ACCIDENT—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.				IN OTHER COUNTRIES.				TOTAL IN ALL COUNTRIES.			
	No.	Amount.	Premiums thereon.		No.	Amount.	Premiums thereon.		No.	Amount.	Premiums thereon.	
			\$	cts.			\$	cts.			\$	cts.
<i>Accident Risks.</i>												
Gross policies in force at date of last statement.....	2,472	6,816,250	25,620	96	346	1,357,382	5,376	04	2,838	8,173,632	30,997	00
Taken during the year—new and renewed.....	2,504	6,661,584	27,265	46	316	1,174,801	4,280	72	2,820	7,836,385	31,546	18
Total.....	4,976	13,477,834	52,886	42	682	2,532,183	9,656	76	5,658	16,010,017	62,543	18
Deduct terminated.....	2,488	6,862,751	26,226	62	376	1,403,615	5,490	95	2,864	8,266,366	31,977	57
Gross in force at end of year.....	2,488	6,615,083	26,659	80	306	1,128,568	4,205	81	2,794	7,743,651	30,865	61
Deduct reinsured.....		183,833	871	42						183,833	871	42
Net in force on December 31, 1905.....	2,488	6,431,250	25,788	38	306	1,128,568	4,205	81	2,794	7,559,818	29,994	19
<i>Sickness Risks.</i>												
Gross policies in force at date of last statement.....	1,788		4,278	59					1,788		4,278	59
Taken during the year—new and renewed.....	1,839		4,433	75					1,839		4,433	75
Total.....	3,627		8,712	34					3,627		8,712	34
Deduct terminated.....	1,789		4,279	59					1,789		4,279	59
Gross and net in force at Dec. 31, 1905.....	1,838		4,432	75					1,838		4,432	75
<i>Plate Glass Risks.</i>												
Gross policies in force at date of last statement.....	2,263		38,396	08					2,263		38,396	08
Taken during the year—new and renewed.....	1,374		21,546	56					1,374		21,546	56
Total.....	3,637		59,942	64					3,637		59,942	64
Deduct terminated.....	1,070		17,395	80					1,070		17,395	80
Gross and net in force at Dec. 31, 1905.....	2,567		42,546	84					2,567		42,546	84
<i>Elevator and Employers' Liability Risks.</i>												
Gross policies in force at date of last statement.....	21	220,000	2,001	90					21	220,000	2,001	90
Taken during the year—new and renewed.....	34	335,000	3,073	79					34	335,000	3,073	79
Total.....	55	555,000	5,075	69					55	555,000	5,075	69
Deduct terminated.....	17	185,000	1,158	59					17	185,000	1,158	59
Gross and net in force at Dec. 31, 1905.....	38	370,000	3,917	10					38	370,000	3,917	10

## THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1905.

President—ALEX. SUTHERLAND.  
Secretary—W. T. MILLER.

Chief Agent and Managing Director—  
A. G. C. DINNICK.  
Head Office, Toronto.

(Incorporated 7th March, 1903, by Letters Patent of the Province of Ontario.  
Commenced business in Ontario, April, 1903. Dominion license granted July 7, 1905).

## CAPITAL.

Amount of capital authorized .....	\$	1,000,000 00
" subscribed .....		434,600 00
" paid up in cash. ....		63,891 68

(For List of Shareholders, see Appendix.)

## ASSETS.

On deposit with Receiver General, viz:—

	Par Value	Account Value	
London Loan Co. 4 per cent. debenture.....	\$45,000 00	\$45,000 00	
Extended at account value. ....		\$	45,000 00
Cash at head office, \$1,340.67; cash in Ontario Bank \$4,754.57.....			6,095 24
Bills receivable.....			787 76
Office furniture, \$1,709.40; engineers' equipment, \$563.91. ....			2,273 31
Due on special service account.....			35 00
*Premium due on capital stock.....			11,401 68
Gross premiums in course of collection; accident, \$8,500.20; sickness, \$7,500; personal property, \$1,287 ....			17,287 20
Total assets.....		\$	82,880 19

## LIABILITIES.

Amount of accident losses known or reported, proof not filed.....	\$	3,261 66
Amount of sickness " " " .....		2,646 35
Amount of steam boiler " " " .....		25 00
Total net amount of unsettled claims.....	\$	5,933 01

## Reserve of unearned Premiums—

Accident.....	\$	27,600 88
Sickness.....		14,310 68
Steam boiler.....		21,856 46
Personal property.....		2,013 46
Total net reserve of unearned premiums.....		65,781 48
Due on account of reinsurance.....		710 62
Total liabilities.....	\$	72,425 11

\*This item has been allowed to stand provisionally, upon an understanding had with the company that such portion thereof as shall remain uncollected at the close of the present calendar year will in future be disallowed as an asset.

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CANADIAN CASUALTY AND BOILER—*Continued.*

Surplus on policy holders account.....	\$	10,455 08
Capital stock paid up, \$63,891.68.		

## INCOME.

*For Accident Risks—*

Gross cash received for premiums.....	\$	62,387 90
Deduct reinsurance, rebate, abatement and return premiums .....		17,499 59
Net cash received for accident premiums.....	\$	44,888 31

*For Sickness Risks—*

Gross cash received for premiums.....	\$	24,210 35
Deduct reinsurance, &c.....		2,462 07
Net cash received for sickness premiums .....	\$	21,748 28

*For Personal Property Risks—*

Gross cash received for premiums.....	\$	21,534 89
Deduct reinsurance, &c.....		2,292 73
Net cash received for personal property premiums.....	\$	19,312 16

Total net cash received for premiums.....	\$	85,948 75
Received for interest and dividends.....		2,185 88
" special services, \$767.50; from reinsuring companies, \$582.75.....		1,350 25
Received for premiums on capital stock .....		206 67
Total.....	\$	89,691 55
Received for calls on capital.....		1,033 33
Total income.....	\$	90,724 88

## EXPENDITURE.

*For Accident Risks—*

Net amount paid for claims occurring in previous years (estimated at end of previous year at \$350) .....	\$	322 65
Amount paid for claims occurring during the year.....	\$	13,705 92
Deduct recoveries .....		208 92
Net amount paid for said claims.....	\$	13,497 00
Total net amount paid for accident claims.....	\$	13,819 65

*For Sickness Risks—*

Net amount paid for claims occurring in previous years (estimated at end of previous year at \$150).....	\$	167 85
Amount paid for claims occurring during the year .....		3,865 04
Total net amount paid for sickness claims.....	\$	4,032 89

*For Personal Property Risks—*

Amount paid for claims occurring during the year.....	\$	176 50
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Total amount paid for claims.....	\$	18,029 04
Commission or brokerage .....		23,076 08
Salaries, fees and all other charges of officials.....		23,104 70
Taxes.....		1,039 85

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CANADIAN CASUALTY AND BOILER—*Continued.*EXPENDITURE—*Concluded.*

Miscellaneous expenditure, viz.:—Printing, stationery and advertising, \$4,819.11; postage, express, telegrams, &c., \$1,900.32; law costs and investigation of claims, \$171.07; travelling expenses, \$8,126.27; interest, discount and exchange, \$890.43; advances to agents, \$135.17; office furniture, \$523.36; engineers' equipment, \$288.35; rent and light, \$1,734.89; sundry expenses, \$1,643.81; small accounts, \$649.10.....	20,881 88
Total expenditure.....	\$ 86,131 55

## CASH ACCOUNT.

*Dr.*

1904—	
Dec. 31—To balance in hand and in banks.....	\$ 1,501 91
1905—	
Dec. 31—To income as above.....	90,724 88
	<u>\$ 92,226 79</u>

*Cr.*

1905—	
Dec. 31—By expenditure as above.....	\$ 86,131 55
“ balance in hand and in banks at this date.....	6,095 24
	<u>\$ 92,226 79</u>

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums.
Gross in force at end of previous year.....	1,731	\$ 4,203,890	\$ 25,217 07
Taken during the year—new.....	4,037	8,990,790	51,054 91
“ “ —renewed.....	1,296	2,975,270	17,333 11
Total.....	7,064	\$ 16,169,950	\$ 93,605 09
Deduct terminated.....	2,600	5,337,610	34,954 50
Gross in force at end of year.....	4,464	\$ 10,832,340	\$ 58,650 59
Deduct reinsured.....	595	1,185,750	3,448 83
Net in force Dec. 31, 1905.....	3,869	*\$ 9,646,590	\$ 55,201 76
<i>Sickness Risks.</i>			
Gross in force at end of previous year.....	362	\$ 183,895	\$ 1,995 90
Taken during the year—new.....	3,628	2,812,451	29,406 90
“ “ —renewed.....	274	119,642	1,403 45
Total.....	4,264	\$ 3,115,988	\$ 32,806 25
Deduct terminated.....	686	386,635	4,197 40
Gross in force at end of year.....	3,578	\$ 2,729,353	\$ 28,608 85
Deduct reinsured.....		8,750	87 50
Net in force Dec. 31, 1905.....	3,578	\$ 2,720,603	\$ 28,521 35

\* Including \$424,030 issued in combination with Boiler policies as accident insurance on the lives of engineers and firemen.

CANADIAN CASUALTY AND BOILER—*Concluded.*RISKS AND PREMIUMS—*Concluded.**Personal Property Risks.*

	No.	Amount.	Premiums.
Gross in force at end of previous year.....	521	\$ 1,593,650	\$ 27,902 28
Taken during the year—new.....	363	1,330,100	20,224 95
" " renewed . . . . .	53	212,300	2,136 94
Total . . . . .	937	\$ 3,136,050	\$ 50,264 17
Deduct terminated.....	118	492,800	6,282 96
Gross and net in force at December 31, 1905 ...	819	\$ 2,643,250	\$ 43,981 21

Total number of policies in force at date.....8,266

Total net amount in force.....\$15,010,443 00

Total premiums thereon.....127,804 32



## THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—DENIS MURPHY.

Chief Agent—JOHN EMO.

Secretary-Treasurer—J. P. DICKSON.

Head Office—Ottawa, Ont.

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106. Commenced business in Canada, August 27, 1895.)

## CAPITAL.

Amount of capital authorized.....	\$	500,000 00
“ subscribed.....		206,500 00
“ paid up in cash.....		41,300 00

(For List of Shareholders, see Appendix).

## ASSETS.

Loans secured by mortgage, first liens on real estate..... \$ 29,000 00

Stocks and bonds in deposit with the Receiver General, viz. :—

	Par value.	Market value.
Canada 3½ p. c. stock.....	\$ 20,000 00	\$ 20,000 00
Province of Quebec 5 p. c. bonds.....	4,866 67	5,544 12
City of Ottawa bonds.....	564 49	583 75
City of Belleville bonds.....	5,000 00	5,132 88

Total par and market values.....	\$ 30,431 16	\$ 31,260 75
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Carried out at market value..... 31,260 75

Other bonds held by the company :—

	Par value.	Market value.
City of Winnipeg bonds.....	\$ 20,000 00	\$ 20,000 00
Central Counties Railway bonds.....	5,000 00	5,050 00
City of Stratford bonds.....	5,000 00	5,000 00
City of Vancouver bonds.....	5,000 00	4,400 00

Total par and market values.....	\$ 35,000 00	\$ 34,450 00
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Carried out at market value..... 34,450 00

Cash on hand at head office..... 1,191 43

Cash in banks, viz. :—

Bank of Ottawa savings account.....	\$ 10,000 00
“ current account.....	1,006 55

Total.....	11,006 55
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Interest accrued..... 1,327 98

Agents' balances..... 7,881 93

Office furniture and equipment..... 2,685 97

Outstanding accident premiums..... 41,033 22

Total assets.....	\$ 159,837 83
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## SESSIONAL PAPER No. 8

CANADIAN RAILWAY ACCIDENT—*Continued.*

## LIABILITIES.

Accident claims known or reported, proof not filed.....	\$ 15,177 02
Sickness " " " .....	4,285 08
Liability " " " .....	537 90
Total net amount of unpaid accident and sickness claims.....	20,000 00
Reserve of unearned premiums for all outstanding accident risks.....	103,218 93
Total liabilities (excluding capital stock).....	123,218 93
Surplus on policyholders' account.....	36,618 90
Capital stock paid up, \$41,300.	

## INCOME.

Gross cash received for accident and sickness premiums.....	\$ 255,327 01
Deduct reinsurance, rebate, abatement and returns premiums.....	31,814 16
Net cash received for accident and sickness premiums.....	223,512 85
Received for interest and dividends.....	2,703 32
Other income.....	650 00
Total .....	226,866 17
Received for increased capital .....	1,300 00
Total income.....	228,166 17

## EXPENDITURE.

*For Accident Risks :—*

Net amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at \$16,000).....	\$ 15,143 20
Paid for accident losses occurring during the year.....	\$ 79,436 23
Deduct reinsurances.....	2,975 44
Net amount paid during the year for said losses.....	\$ 76,460 79
Total net amount paid during the year for accident losses (including \$1,447 for employers' liability claims) .....	\$ 91,603 99

*For Sickness Risks :—*

Net amount paid during the year for sickness claims occurring in previous years (which claims were estimated in the last statement at \$4,000).....	\$ 3,580 13
Amount paid for claims occurring during the year.....	\$ 18,209 24
Deduct reinsurances, .....	128 56
Net amount paid during the year for said claims.....	\$ 18,080 68
Total net amount paid for sickness claims .....	21,660 81
Total net amount paid during the year for accident and sickness claims	\$ 113,264 80
Amount of dividends paid stockholders during the year.....	2,400 00
Commission or brokerage .....	56,941 40
Salaries, fees and all other charges of officials.....	13,491 05
Taxes .....	1,892 68
Office furniture .....	1,049 25

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CANADIAN RAILWAY ACCIDENT—*Concluded.*

EXPENDITURE—*Concluded.*

Medical fees.....	1,697 80.
Agents' advances.....	4,105 78
Miscellaneous payments, viz.:—Travelling expenses, \$2,342.68; printing and stationery, \$4,469.03; rent, \$2,252; legal costs, \$164.68; postage, telegrams, &c., \$1,041.18; meetings, \$449.50; miscellaneous, \$1,403.26; express charges \$514.09; telephones, \$235.55; lighting, \$88.29; exchange, \$222.74; advertisements, \$1,063.46; agents' convention, \$1,107.70.....	15,354 16.
Total expenditure.....	<u>\$ 210,196 92.</u>

CASH ACCOUNT.

1904.		1905.	
Dec 31.—To balance in hand and in banks.....	\$ 14,128 73	Dec. 31.—By expenditure as above....	\$ 210,196 92
1904.		Investments.....	20,500 00.
Dec. 31.—To income as above.....	228,166 17	Balance in hand and in banks at this date.....	12,197 98.
Received from realization of investments.....	600 00		
	<u>\$242,894, 90</u>		<u>\$242,894 90.</u>

RISKS AND PREMIUMS.

	IN CANADA.		
	No.	Amount.	Premiums.
<i>Accident and Sickness Risks.</i>		\$	\$ cts.
Gross policies in force at date of last statement.....	16,424	21,386,333	197,725 98
Taken during the year—new and renewed.....	21,097	26,889,075	256,928 82
Total.....	37,521	48,275,408	454,654 80
Deduct terminated.....	20,503	26,960,433	237,147 55
Gross in force at end of year.....	17,018	21,314,975	217,507 25
Deduct reinsured.....		2,021,675	11,069 39
Net in force, Dec. 31, 1905.....	17,018	19,293,300	206,437 86

EMPLOYERS' LIABILITY BUSINESS.

(Included in above figures.)

Policies in force at date of last statement.....	8	80,000	5,334 95
Taken during the year—new and renewed.....	41	390,000	8,021 28
Total.....	49	470,000	13,356 23
Deduct terminated.....	13	115,000	8,992 51
Gross and net in force at end of year.....	36	355,000	4,363 72

## SESSIONAL PAPER No. 8

## THE DOMINION GUARANTEE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—F. W. EVANS.  
Head Office—Montreal.

Secretary—WILLIAM J. KIRBY.  
General Manager and Chief Agent—  
CHAS. W. HAGAR.

(Incorporated April 26, 1893, by 56 Vic., cap. 78 ; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII., cap. 95 and in 1903 by 3 Edward VII., cap. 113. Commenced business in Canada, June 6, 1893.)

## CAPITAL.

Amount authorized and subscribed for.....	\$	200,000 00
Amount paid up in cash.....		60,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Real estate.....	\$	9,624 65
------------------	----	----------

\*Bonds owned by the company :—

	Par value.	Market value.
Montreal Protestant school bonds—4 per cent.....	\$ 13,000 00	\$ 13,209 30
Town of Peterborough bonds.....	15,000 00	14,700 00

Total par and market values.....	\$ 28,000 00	\$ 27,909 30
----------------------------------	--------------	--------------

Carried out at book value.....	27,670 00
Electric plant.....	29,000 00
Cash on hand at head office.....	783 35
Cash in Molsons Bank.....	19,944 00
Total ledger assets.....	\$ 87,022 00

## OTHER ASSETS.

Market value of bonds over book value.....	239 30
Office furniture.....	1,164 46
Outstanding premiums (Burglary Guarantee).....	2,368 51
Earnings of other branches outstanding, viz.:—Electric \$1,444.07 ; advance messenger service, \$672.43 ; patrol service, \$40.01 ; special watchings, \$159.25 ; burglary alarm maintenance, \$12.75 ; fire alarm maintenance, \$93.63 ; merchants key depository, \$30.00 ; signal box service, \$77.48 ; rents outstanding, \$50 ; total, \$2,579.62, less prepaid, for 1906, \$1,608.71.....	970 91
Total assets.....	\$ 91,765 18

\* Deposited with Receiver General,  
8—30

5-6 EDWARD VII., A. 1906

DOMINION GUARANTEE—*Continued.*

## LIABILITIES.

Net amount of losses claimed but not adjusted.....	\$	400 60
Reserve of unearned premiums.....		14,160 85
Accrued interest.....		577 50
Sundry creditors.....		915 00
Accrued commissions.....		368 42
Plant reserve account.....		1,450 00
Dividends to stockholders remaining unpaid.....		4,800 00
		<hr/>
Total liabilities (excluding capital stock).....	\$	22,672 37
		<hr/>
Surplus on policyholders account.....	\$	69,092 81
		<hr/>
Capital stock paid up, \$60,000.		

## INCOME.

*For Burglary Guarantee Risks.*

Gross cash received for premiums.....	\$	31,018 47
Deduct reinsurance, rebate, abatement and return premiums.....		1,419 74
		<hr/>
Total net cash received for premiums.....	\$	29,598 73
Received for interest on bonds and mortgages.....		1,623 21
		<hr/>
Total income.....	\$	31,221 94
		<hr/>

## EXPENDITURE.

*For Burglary Guarantee Risks.*

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$1,646 70).....	\$	1,583 83
		<hr/>
Amount paid for claims occurring during the year.....	\$	6,897 15
Deduct salvage and reinsurance.....		10 00
		<hr/>
Net amount paid during the year for said claims..	\$	6,887 15
		<hr/>
Total net amount paid during the year for burglary guarantee losses..	\$	8,470 98
Amount of dividends and bonus paid during the year.....		4,800 00
Commission or brokerage.....		4,479 97
Salaries, fees and other charges of officials.....		7,720 03
Taxes.....		641 16
Miscellaneous payments, viz :—Travelling expenses, \$603 45 ; printing and stationery, \$520.55 ; patrol, \$976.18 ; advertising, \$343.48 ; rent, \$403.20 ; office furniture, \$108.57 ; sundries, \$510.25.....		3,465 68
		<hr/>
Total expenditure.....	\$	29,577 82
		<hr/>

## SESSIONAL PAPER No. 8

DOMINION GUARANTEE—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, Jan. 1, 1905.. . . . .	\$	82,221 01
Income as above.....		31,221 94
Net cash income from other branches . . . . .		2,903 49
Revenue, real estate.....		615 44
	\$	116,961 88
Expenditure as above.....	\$	29,577 82
Written off electric plant.....		362 06
		29,939 88
Balance—net ledger assets, Dec. 31, 1905... . . . .	\$	87,022 00

## RISKS AND PREMIUMS IN CANADA.

<i>Burglary Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of the year....	1,526	\$ 3,024,891	\$ 22,920 56
Policies taken during the year—new. ....	615	1,281,212	11,820 72
" " renewed.....	1,252	2,346,232	17,809 76
Total.. . . . .	3,393	\$ 6,652,335	\$ 52,551 04
Deduct terminated.....	1,642	3,170,516	24,229 35
Gross and net in force at Dec. 31, 1905.....	1,751	\$ 3,481,819	\$ 28,321 69
Total number of policies in force at date.....	1,751		
Total net amount in force.....			\$ 3,481,819 00
Total premiums thereon.....			28,321 69

5-6 EDWARD VII., A. 1906

# THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—ALBERT E. GOODERHAM. | General Manager—J. E. ROBERTS.

Principal Office—Toronto, Ont.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. Commenced business in Canada, November 5, 1887.)

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	237,400 00
Amount paid up in cash.....	106,830 00

(For List of Shareholders, see Appendix.)

### ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 8,837 00
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Stocks and bonds owned by the company, viz:—

	Par value.	Book value.
City of Hamilton debentures.....	\$ 20,000 00	\$ 21,222 00
City of Brantford ".....	10,000 00	10,483 50
Town of Woodstock ".....	17,000 00	17,678 80
Town of Dundas ".....	9,000 00	9,349 00
City of Ottawa ".....	5,546 50	5,573 83
City of Chatham ".....	5,586 60	5,902 75
City of Vancouver ".....	24,000 00	21,726 26
City of Toronto ".....	9,733 33	9,733 33
City of Peterboro ".....	10,000 00	9,860 56

Total deposit with Receiver General.....	\$ 110,866 43	\$ 111,530 03
Toronto Railway bonds.....	10,219 99	10,548 80
City of Toronto debentures.....	9,733 33	9,733 32
Town of Strathroy ".....	10,495 86	10,495 86
City of London ".....	10,000 00	10,081 94
City of Windsor ".....	10,165 63	9,914 49
City of Calgary ".....	15,000 00	15,057 00
City of Winnipeg ".....	15,000 00	15,036 25
Canada Permanent Mortgage Corporation debentures.....	10,000 00	10,000 00

Total par and book values.....	\$ 201,481 24	\$ 202,397 69
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Carried out at book value.....	202,397 69
Cash on hand at head office.....	4,760 62

Cash in Traders' Bank.....	\$ 13,651 87
" " (special trust account).....	2,470 46
" Union Bank.....	8,376 14

Total carried out.....	24,498 47
Agents' balances.....	1,038 03

\$ 241,531 81

## SESSIONAL PAPER No. 8

DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

## OTHER ASSETS.

Office furniture. . . . .	\$	1,918 02
Interest accrued. . . . .		2,857 99
Gross premiums due and uncollected on policies in force, viz:—		
Accident. . . . .	\$	27,866 82
Guarantee. . . . .		1,740 72
Total outstanding premiums. . . . .		29,607 54
Total assets. . . . .	\$	275,915 36

## LIABILITIES.

*For Accident Policies, viz:—*

Amount claimed but not adjusted. . . . .	\$	1,652 39
Amount known or reported, proof not filed. . . . .		9,035 64
Total net amount of unsettled claims for accident losses. . . . .	\$	10,688 03

*For Sickness Policies, viz:—*

Amount claimed but not adjusted. . . . .	\$	198 59
" known and reported, proof not filed. . . . .		6,070 58
Total net amount of unsettled claims for sickness losses. . . . .		6,269 17

*For Guarantee Policies, viz:—*

Total amount of unsettled guarantee claims reported. . . . .		3,000 00
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Total unsettled losses. . . . .	\$	19,957 20
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*Reserve of Unearned Premiums—*

Accident and sickness (including \$2,389.35 in foreign countries) . . . . .	\$	84,988 18
Guarantee. . . . .		10,497 03
Special reserve for profit sharing. . . . .		164 48

Total net reserve of unearned premiums. . . . .		95,649 69
Amount of all other claims against the company. . . . .		2,470 46

Total liabilities (excluding capital stock)-. . . . .	\$	118,077 35
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Surplus on policyholders' account. . . . .	\$	157,838 01
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Capital stock paid up \$106,830

## INCOME.

*For Accident and Sickness Risks—*

	In Canada.	In other Countries.
Gross cash received for premiums. . . . .	\$ 209,596 19	\$ 4,879 90
Deduct reinsurance, rebate, abatement and return premiums. . . . .	4,282 48	48 28
Net cash received for accident and sickness premiums. . . . .	\$ 205,313 71	\$ 4,831 62

*For Guarantee Risks—*

Gross cash received for premiums. . . . .	\$ 29,699 70	\$ 30 50
Deduct reinsurance, rebate, abatement and return premiums. . . . .	3,736 08	7 35
Net cash received for guarantee premiums. . . . .	\$ 25,963 62	\$ 23 15



5-6 EDWARD VII., A. 1906

DOMINION OF CADADA GUARANTEE AND ACCIDENT—*Continued.*INCOME—*Concluded.*

Net cash premiums Burglary insurance.....	\$	44 85
" " Plate Glass " .....		16 87
Total net cash received for premiums .....	\$	236,193 82
Cash received for interest and dividends on stocks.....		7,060 55
Total income .....	\$	243,254 37

## EXPENDITURE.

*For Guarantee Risks.*

Net amount paid for claims occurring in previous years (which claims were estimated in the last statement at \$1,098).....	In Canada. \$ 1,000 00	In other Countries.
Amount paid for claims occurring during the year.....	\$ 14,357 31	\$ 67 98
Deduct amount recovered. ....	4,545 30	
Net amount paid during the year for said claims...	\$ 9,812 01	\$ 67 98
Total net amount paid for guarantee losses. ....	\$ 10,812 01	\$ 67 98

*For Accident Risks.*

Net amount paid during the year for claims occurring in previous years (which claims were estimated in last statement at \$10,055.31) .....	\$ 10,446 67	
Amount paid for claims occurring during the year . . . .	46,075 44	\$ 1,298 68
Total net amount paid for accident claims. ....	\$ 56,522 11	\$ 1,298 68

*For Sickness Risks.*

Net amount paid for claims occurring in previous years (which claims were estimated in the last statement at \$2,383.57) .....	\$ 4,171 42	
Amount paid for claims occurring during the year.....	19,926 27	\$ 404 22
Total net amount paid for sickness claims.....	\$ 24,097 69	\$ 404 32

Total amount paid for claims .....	\$	93,202 79
Amount of dividends paid stockholders during the year .....		10,683 00
Commission or brokerage .....		66,667 33
Salaries, fees and all other charges of officials .....		19,481 89
Taxes.....		2,887 55
Miscellaneous payments, viz.:—Sundry expenses, \$2,195.05; printing and advertising, \$8,192.59; office furniture, \$752.20; travelling expenses, \$3,563.98; rent, \$2,157.85; postage, telegraph, ex- change and express, \$2,628.25; light, \$128.53; law costs, \$262.80.		19,881 25
Total expenditure .....	\$	212,803 81

## SESSIONAL PAPER No. 8

DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets January 1, 1905. ....	\$	211,625	83
Income as above. ....		243,254	37
Interest on trust account. ....		72	46
	\$	454,952	66
Expenditure as above. ....	\$	212,803	81
Written off mortgages. ....		617	04
		213,420	85
Balance—ledger assets, December 31, 1905. ....	\$	241,531	81

## RISKS AND PREMIUMS.

<i>Accident and Sickness Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement. . .	15,495	\$ 25,107,071	\$ 168,166 54
Taken during the year—new. ....	6,645	11,194,774	95,105 66
"    "    renewed. ....	9,898	16,053,121	88,178 02
Total. ....	32,038	\$ 52,354,966	\$ 351,450 22
Deduct terminated. ....	16,297	26,376,471	178,510 76
Gross in force at end of year. ....	15,741	\$ 25,978,495	\$ 172,939 46
Deduct reinsured. ....		508,000	2,963 09
Net in force at December 31, 1905. ....	15,741	\$ 25,470,495	\$ 169,976 37

*Guarantee Risks.*

Gross policies in force at date of last statement. . .	1,647	\$ 6,959,329	\$ 24,684 64
Taken during the year—new. ....	799	4,821,469	13,519 44
"    "    renewed. ....	1,032	3,075,180	12,425 05
Total. ....	3,478	\$ 14,853,978	\$ 50,629 13
Deduct terminated. ....	1,649	7,663,329	27,226 24
Gross in force at end of year. ....	1,829	\$ 7,190,649	\$ 23,402 89
Deduct reinsured. ....		606,100	2,408 83
Net in force at December 31, 1905. ....	1,829	\$ 6,584,549	\$ 20,994 06

Total number of policies in force at date. ....	17,570		
Total net amount in force. ....		\$	32,055,044 00
Total premiums thereon. ....			190,970 43

Accident and sickness policies taken and in force outside of Canada (included in above)—Number, 254 ; amount, \$730,290 ; premiums thereon, \$4,778.70.

Accident and sickness insurance written under monthly or "Industrial policies and terminated during the year—Average amount insured (estimate), \$1,090,000 ; premiums received thereon, \$33,251.13 (not included in above).

5-6 EDWARD VII., A. 1906

## THE DOMINION PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President and Chief Agent—A. RAMSAY. |

Secretary—E. DOWSLEY.

Principal Office, Montreal.

(Incorporated May 22, 1888, by 51 Vic., cap. 95. Commenced business in Canada,  
Dec. 14, 1888, by taking over the plate glass business of A. Ramsay.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	50,000 00
Amount subscribed for.....		25,000 00
Amount paid up in cash.....		10,000 00

*(For List of Stockholders, see Appendix.)*

## ASSETS.

Bonds deposited with the Receiver General, viz:—

	Par value.
Province of Quebec 5 per cent bonds.....	\$ 5,000 00
Montreal Protestant School Board bonds.....	11,000 00
Total.....	\$16,000 00

Carried out at par value .....	\$	16,000 00
Deposit with Underwriters' Association .....		100 00
Loan, A. Ramsay & Son, collaterally secured.....		9,447 68
Cash on hand at head office.....		1,153 64
Cash in Quebec Bank, Montreal .....		4,576 91
Agents' balances.....		1,510 14
Office furniture and fixtures.....		400 00
Plate glass.....		492 00
Total assets .....	\$	33,680 37

## LIABILITIES.

Reserve of unearned premiums for all outstanding plate glass risks....	\$	31,998 13
Total liabilities (excluding capital stock) .....	\$	31,998 13
Surplus on policyholders' account.....	\$	1,682 24
Capital stock paid up \$10,000.		

## INCOME.

Gross cash received for premiums.....	\$26,572 35
Deduct reinsurance.....	1,503 84
Net cash received for premiums.....	\$ 25,068 51
Received for interest on bonds and loans.....	1,434 92
Total income .....	\$ 26,503 43

## SESSIONAL PAPER No. 8

DOMINION PLATE GLASS—*Concluded.*

## EXPENDITURE.

Amount paid for plate glass losses occurring during the year.....	\$	8,526 89	
Deduct salvages and reinsurance .....		326 63	
Net amount paid for plate glass losses.....	\$		8,200 26
Amount of dividends paid during the year.....			1,000 00
Paid for commission or brokerage.....			7,655 74
Salaries, fees and all other charges of officials in Canada.....			4,800 00
Taxes.....			925 30
Sundry expenditure.....			1,183 25
Total expenditure.....	\$		<u>23,764 55</u>

## CASH ACCOUNT.

1904.	1905.		
Dec. 31—To balance in hand and in banks	Dec. 31—By expenditure as above....	\$	23,764 55
at this date . . . . .	A. Ramsay & Son Co .....		994 67
1904.			
Dec. 31—To income as above.....	Balance in hand and in bank		5,730 55
Toronto agency.....	at this date.....		
			<u>\$30,489 77</u>
			<u>\$30,489 77</u>

## RISKS AND PREMIUMS.

	No.	Premiums thereon
Policies in force at date of last statement.....	3,027	\$ 54,451 13
Taken during the year—new . . . . .	1,156	21,437 45
" " renewed.....	552	5,942 15
Total.....	4,735	\$ 81,830 73
Deduct terminated.....	1,495	22,994 15
Gross and net in force, December 31, 1905.....	3,240	\$ 58,836 58
Total number of policies in force.....	3,240	
Total premiums on policies.....		\$ <u>58,836 58</u>

## THE EMPIRE ACCIDENT AND SURETY COMPANY.

STATEMENT FOR THE NINE MONTHS ENDING DECEMBER 31, 1905.

President—MALCOLM L. LEITCH.  
Secretary—THOMAS BOLES.

Chief Agent—MALCOLM L. LEITCH.  
Head Office—London, Ontario.

(Incorporated June 25, 1903, by an Act of the Parliament of the Dominion of Canada  
3 Edward VII. cap. 118. Dominion license granted, April 1, 1905.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$ 1,000,000 00
“ “ paid up in cash.....	90,673 25
<i>(For list of Shareholders, see Appendix.)</i>	

## ASSETS.

On deposit with Receiver General, viz:—

	Par value	Market value	Account value
New Brunswick Coal and Rail- way Co's. bonds.....	\$ 80,000 00	\$ 82,000 00	\$ 80,400 00
Carried out at account value.....			\$ 80,400 00
Cash at head office.....			225 04
Cash in Merchants Bank, Stratford.....			16,338 41
Bills receivable.....			28 50
Agents' ledger balances.....			1,793 99
Advance <i>re</i> sale of stock.....			580 00
Total ledger assets.....			\$ 99,365 94

## OTHER ASSETS.

Market value of bonds over account value.....	1,600 00
Interest due, \$1,600; accrued, \$15.....	1,615 00
Rent due.....	25 00
Office furniture and fixtures.....	1,860 23

Gross premiums due and uncollected on policies in force, viz:—

Accident.....	\$ 4,590 08
Guarantee.....	556 00
Sickness.....	1,572 75
Net amount of outstanding premiums carried out....	4,814 73
Total assets.....	\$ 109,280 90

## SESSIONAL PAPER No. 8

## EMPIRE ACCIDENT AND SURETY—Continued.

## LIABILITIES.

Amount of outstanding claims, viz :—

Accident, known or reported, proof not filed.....	§	200 00
Sickness " " .....		100 00

Total net amount of unpaid claims.....	\$	300 00
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Reserve of unearned premiums, viz :—

Accident.....	\$	10,085	90
Guarantee.....		630	80
Sickness.....		2,061	60

Total net reserve of unearned premiums.....	12,778 30
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Due and accrued for salaries, rent, advertising, agency, and other expenses, .....	102 50
--	--------

Total liabilities.....	\$	13,180 80
------------------------	----	-----------

Surplus on policyholders' account.....	\$	96,100 10
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Capital stock paid up, \$90,673.25.

## INCOME.

*For Accident Risks—*

Gross cash received for premiums.....	\$ 11,740 87
Deduct reinsurance, rebate, abatement and return premiums.....	1 50

Net cash received for accident premiums (including \$7,700 employers' liability premiums).....	\$ 11,739 37
--	--------------

*For Guarantee Risks—*

Gross cash received for premiums .....	\$	516	55
Deduct reinsurance, rebate, abatement and return premiums.....		63	25

Net cash received for guarantee premiums.....	\$	453	30
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*For Sickness Risks—*

Gross and net cash received for sickness premiums.....	\$	1,725	85
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Total net cash received for premiums .....	\$	13,918 52
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Received for interest and dividends.....	1,603	23
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Received for premium on capital stock.....	62,943 90
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Received for rent . . . . .	351 25
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Received for sundry . . . . .	5 60
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Total.....	\$	78,822 50
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Received for calls on capital	90,673	25
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Total income.....	\$	169,495 75
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## EXPENDITURE.

*For Accident Risks—*

Net amount paid for claims occurring during the year...	\$ 255 87
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*For Sickness Risks—*

Net amount paid for claims occurring during the year.....	\$ 33 57
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Total net amount paid during the year for all claims.....	\$	289 44
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EMPIRE ACCIDENT AND SURETY—*Concluded.*EXPENDITURE—*Concluded.*

Commission or brokerage.....	2,335 95
Salaries, fees and all other charges of officials.....	10,593 32
Taxes.....	667 00
All other payments, viz.:—Organization expenses, \$41,891.00; traveling expenses, \$5,261.77; interest and discount, \$1,206.27; interest paid to shareholders, \$443.85; rent, \$980.71; stationery and office supplies, \$2,046.35; postage, express, telegrams, &c., \$815.54; advertising, \$920.09; sundry, \$454.62; office furniture and fixtures, \$1,877.23; legal expenses, \$157.77; act of incorporation, \$188.90.....	56,244 10
Total expenditure.....	<u>\$ 70,129 81</u>

## CASH ACCOUNT.

*Dr.*

1905.		
Dec. 31—To income as above.....	169,495 75	
To sundry.....	946 31	
	<u>\$ 170,442 06</u>	

*Cr.*

1905.		
Dec. 31—By expenditure as above.....	\$ 70,129 81	
By investments.....	80,400 00	
By advances to agents.....	2,740 30	
By advance <i>re</i> sale of stock.....	580 00	
By sundry.....	28 50	
By balance on hand and in bank.....	16,563 45	
	<u>\$ 170,442 06</u>	

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year.....	970	\$ 2,105,050	\$ 17,069 01
Deduct terminated.....	90	207,150	931 56
Gross and net in force Dec. 31, 1905.....	<u>880</u>	<u>\$ 1,897,900</u>	<u>\$ 16,137 45</u>
<i>Guarantee Risks.</i>			
Policies taken during the year.....	53	\$ 269,062	\$ 1,072 55
Deduct terminated.....	4	8,570	63 25
Gross and net in force Dec. 31, 1905.....	<u>49</u>	<u>\$ 260,492</u>	<u>\$ 1,009 30</u>
<i>Sickness Risks.</i>			
Policies taken during the year.....	81	\$ 57,750	\$ 3,751 70
Deduct terminated.....	20	11,000	453 10
Gross and net in force Dec. 31, 1905.....	<u>61</u>	<u>\$ 46,750</u>	<u>\$ 3,298 60</u>

Total number of policies in force at date.....	990	
Total net amount in force.....		<u>\$ 2,205,142 00</u>
Total premiums thereon.....		<u>20,445 35</u>

## SESSIONAL PAPER No. 8

## THE EMPLOYERS LIABILITY ASSURANCE CORPORATION (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—LORD CLAUD HAMILTON. | Secretary—S. STANLEY BROWN

Chief Agent in Canada—RICHARD I. GRIFFIN.

Principal Office—London, England. | Head Office in Canada—Montreal.

(Incorporated, October 25, 1880. Licensed for Accident and Guarantee business in Canada, October 24, 1894, and commenced such business in 1895.

New license issued for Accident, Guarantee and Sickness business, February 20, 1900.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	£	1,000,000
Amount subscribed for . . . . .		750,000
Amount paid up in cash . . . . .		150,000

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz :—

	Par value.
Canada bonds . . . . .	\$ 52,316 67
Province of Quebec bonds . . . . .	38,933 33
Newfoundland bonds . . . . .	34,553 33
Manitoba debentures . . . . .	15,573 33
City of Quebec stock . . . . .	4,866 67
Province of British Columbia 3 p. c. stock . . . . .	24,333 33
Canadian Northern Railway guaranteed bonds . . . . .	34,066 67
Province of Nova Scotia stock . . . . .	24,333 33
Total . . . . .	\$ 228,976 66

Carried out at par value . . . . .	\$	228,976 26
Cash at head office . . . . .		1,826 63
Deposit with Accident Underwriter's Association . . . . .		100 00

Cash in banks in Canada, viz :—

Bank of Montreal, Montreal . . . . .	\$	3,925 79
Sovereign Bank, Toronto . . . . .		1,725 89
Total . . . . .		5,651 68

Agents' balances and outstanding premiums :—

Accident . . . . .	\$	4,991 69
Guarantee . . . . .		4,408 38
Sickness . . . . .		3,234 26
Liability . . . . .		54,190 31

Total . . . . . 66,824 64

Total assets in Canada . . . . . \$ 303,379 21



5-6 EDWARD VII., A. 1906

EMPLOYERS LIABILITY—*Continued.*

## LIABILITIES IN CANADA.

Net amount of accident claims reported.....	£	1,762 00	
" guarantee " " .....		3,794 00	
" sickness " " .....		2,570 00	
" liability claims outstanding.....		54,158 00	
Total net amount of unsettled claims for losses in Canada (estimated).£			62,284 00
Reserve of unearned premiums upon all unexpired risks in Canada, viz :—			
Accident risks.....	£	15,170 88	
Guarantee " .....		16,761 41	
Sickness " .....		8,948 21	
Liability " .....		130,030 14	
			170,910 64
Total liabilities in Canada. ....	£		233,194 64

## INCOME IN CANADA.

<i>For Guarantee Risks in Canada—</i>			
Gross cash received for premiums.....	£	34,193 53	
Deduct reinsurance, rebate, abatement and return premiums.....		1,277 47	
Net cash received for said premiums.....	£		32,916 06
<i>For Accident Risks in Canada—</i>			
Gross cash received for premiums.....	£	30,763 10	
Deduct reinsurance, rebate, abatement and return premiums.....		358 88	
Net cash received for said premiums.....			30,409 22
<i>For Sickness Risks in Canada—</i>			
Gross cash received for premiums.....	£	18,328 35	
Deduct reinsurance, rebate, abatement and return premiums.....		105 72	
Net cash received for said premiums.....			18,222 63
<i>For Liability Risks in Canada—</i>			
Gross cash received for premiums.....	£	250,713 99	
Less return premiums, rebates, &c.....		10,200 33	
Net cash received for said premiums.....			240,513 66
Total income in Canada. ....	£		322,061 57

## EXPENDITURE IN CANADA.

<i>For Guarantee Risks in Canada—</i>			
Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$5,724)....	£	2,226 83	
Amount paid for claims occurring during the year.....	£	4,840 22	
Deduct salvage and reinsurance .....		2,495 45	
Net amount paid during the year for said claims .....	£	2,344 77	
Total net amount paid for guarantee claims.....	£	4,571 60	
<i>For Accident Risks in Canada—</i>			
Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$1,012)....	£	2,323 46	
Amount paid for claims occurring during the year .....		12,758 13	
Total net amount paid for accident claims.....	£	15,081 59	
<i>For Sickness Risks in Canada.</i>			
Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$1,990).£		3,123 15	
Amount paid for claims occurring during the year.....		6,948 57	
Total net amount paid for sickness claims.....	£	10,071 72	

## SESSIONAL PAPER No. 8

EMPLOYERS LIABILITY—*Continued.*EXPENDITURE—*Concluded.**For Liability Risks in Canada.*

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$29,940).....	\$ 42,018 73
Net amount paid for claims occurring during the year.....	82,842 13

Total net amount paid for liability claims..... \$ 124,860 86

Net amount paid during the year for liability, accident, guarantee and sickness losses in Canada.....	\$ 154,585 77
Commission or brokerage in Canada.....	70,615 22
Salaries, fees and all other charges of officials in Canada.....	17,128 15
Taxes in Canada.....	3,513 81
Miscellaneous payments, viz :—Travelling expenses, \$3,234.17; postage, telegrams, &c., \$2,639.83; charges, \$541; rent, \$1,400; printing and stationery, \$2,117.95; advertising, \$612.46; office furniture, \$310.87; legal expenses, \$117.45.....	10,973 73
Total expenditure.....	\$ 256,816 68

## RISKS AND PREMIUMS.

<i>Guarantee Risks in Canada—</i>	No.	Amount.	Premiums thereon.
Policies in force at date of last statement.....	4,409	\$ 6,238,931	\$ 29,023 44
Policies taken during the year—new.....	2,152	3,686,002	14,507 09
"    "    renewed.....	2,407	4,751,134	20,776 84
Total.....	8,968	\$ 14,676,067	\$ 64,307 37
Deduct terminated.....	4,689	7,154,396	30,734 13
Gross in force at end of year.....	4,279	\$ 7,521,671	\$ 33,573 24
Deduct reinsured.....		15,000	50 42
Net in force at December 31, 1905.....	4,279	\$ 7,506,671	\$ 33,522 82
<i>Accident Risks in Canada—</i>			
Policies in force at date of last statement.....	1,859	\$ 5,441,300	\$ 26,989 10
Policies taken during the year—new.....	967	2,856,800	12,868 75
"    "    renewed.....	1,291	3,881,850	18,796 00
Total.....	4,117	\$ 12,179,950	\$ 58,653 85
Deduct terminated.....	1,969	6,267,300	28,312 08
Gross and net in force at December 31, 1905.....	2,148	\$ 5,912,650	\$ 30,341 77
<i>Sickness Risks in Canada.</i>			
Policies in force at date of last statement.....	2,085	\$ 1,580,750	\$ 12,500 20
Policies taken during the year—new.....	1,988	2,838,225	11,492 40
"    "    renewed.....	1,097	763,282	6,509 75
Total.....	5,170	\$ 5,182,257	\$ 30,502 35
Deduct terminated.....	2,110	1,607,250	12,605 92
Gross and net in force at December 31, 1905.....	3,060	\$ 3,575,007	\$ 17,896 43
<i>Liability Risks in Canada.</i>			
Policies in force at date of last statement.....	1,316	\$ 13,253,000	\$ 248,263 56
Policies taken during the year—new.....	338	3,373,000	73,054 66
"    "    renewed.....	943	9,657,500	198,815 37
Total.....	2,597	\$ 26,283,500	\$ 520,133 59
Deduct terminated.....	1,369	13,764,000	260,073 31
Gross and net in force at December 31, 1905.....	1,228	\$ 12,519,500	\$ 260,060 28





## THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE SEVEN MONTHS ENDING DECEMBER 31, 1905.

President—GEORGE F. SEWARD. | Secretary—ROBERT J. HILLAS.  
 Principal Office—New York City.  
 Head Office in Canada—Montreal. | Chief Agents in Canada—  
 LUKIS, STEWART & Co.  
 (Incorporated March 20, 1876. Dominion license granted May 15, 1905.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . . . \$ 500,000 00

## ASSETS IN CANADA.

On deposit with Receiver General, viz. :—

	Par value.	Account value.	Market value.
State of Massachusetts bonds. . .	\$90,000 00	\$95,570 96	\$93,375 00

Carried out at market value. . . . . \$ 93,375 00

Gross premiums due and uncollected on Canadian policies in force, viz. :—

Accident. . . . .	\$ 502 90
Sickness. . . . .	242 00
Burglary. . . . .	498 00

Net amount of outstanding premiums, carried out. . . . . 1,242 90

Total assets in Canada. . . . . \$ 94,617 90

## LIABILITIES IN CANADA.

Reserve of unearned premiums in Canada—

Accident. . . . .	\$ 1,662 88
Sickness. . . . .	1,351 32
Burglary. . . . .	1,959 30

Total net reserve of unearned premiums in Canada. . . . . \$ 4,973 50

Commission on uncollected premiums. . . . . 165 93

Total liabilities in Canada. . . . . \$ 5,139 43

## INCOME IN CANADA.

*For Accident Risks.*

Gross cash received for premiums. . . . . \$ 3,224 86

Deduct reinsurance, rebate, abatement and return premiums. . . . . 380 00

Net cash received for accident premiums. . . . . \$ 2,844 86

## SESSIONAL PAPER No. 8

FIDELITY AND CASUALTY COMPANY—*Concluded.*INCOME IN CANADA—*Concluded.**For Sickness Risks.*

Gross cash received for premiums.....	\$ 2,663 14
Deduct reinsurance, rebate, abatement and return premiums .....	200 00
Net cash received for sickness premiums.....	<u>\$ 2,463 14</u>

*For Burglary Risks.*

Gross cash received for premiums.....	\$ 3,526 77
Deduct reinsurance, rebate, abatement and return premiums .....	102 95
Net cash received for burglary premiums.....	<u>\$ 3,423 82</u>

Total net cash received for premiums in Canada.....	\$	8,731 82
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Total income in Canada.....	\$	<u>8,731 82</u>
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## EXPENDITURE IN CANADA.

Total net amount paid for sickness claims occurring during the year..	\$	2,109 64
Commission or brokerage.....		2,708 83
Taxes.....		504 80
All other payments, viz:—Stamps, \$18; advertising, \$127.50; rent, \$58.75; furniture and fixtures, \$103.90; sundries, \$129.06.....		437 21

Total expenditure in Canada.....	\$	<u>5,760 48</u>
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## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year .....	174	\$ 1,299,422	\$ 3,727 76
Deduct terminated.....	17	38,650	402 00
Gross and net in force Dec. 31, 1905.....	<u>157</u>	<u>\$ 1,260,772</u>	<u>\$ 3,325 76</u>

*Sickness Risks.*

Policies taken during the year.....	117	\$ 70,146	\$ 2,905 14
Deduct terminated.....	10	1,350	202 50
Gross and net in force Dec. 31, 1905. ....	<u>107</u>	<u>\$ 68,796</u>	<u>\$ 2,702 64</u>

*Burglary Risks.*

Policies taken during the year.....	187	\$ 359,450	\$ 4,024 77
Deduct terminated.....	8	8,600	106 17
Gross and net in force Dec. 31, 1905.....	<u>179</u>	<u>\$ 350,850</u>	<u>\$ 3,918 60</u>

Total number of policies in force in Canada at date.....	443
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Total net amount in force in Canada.....	\$ 1,680,418 00
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Total premiums thereon.....	<u>9,947 00</u>
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5-6 EDWARD VII., A. 1906

FIDELITY AND CASUALTY COMPANY—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Total net cash received for premiums.....	\$ 5,345,987 14
Interest.....	220,961 02
Rents.....	68,917 66
Profit on sale or maturity of ledger assets.....	77,868 50
Profit and loss.....	4,979 28

Total income during the year.....	<u>\$ 5,718,713 60</u>
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## EXPENDITURE DURING THE YEAR.

Net amount paid for losses.....	\$ 2,086,267 25
Investigation and adjustment of claims.....	277,677 46
Commission or brokerage, less amount received on return premiums and reinsurance.....	1,436,432 12
Cash paid stockholders for interest or dividends.....	95,000 00
Salaries, travelling and all other expenses of agents not paid by commissions.....	279,197 84
Salaries of officers and home office employees.....	378,690 07
Medical examiners' fees and salaries.....	4,871 50
Inspections (other than medical).....	181,018 79
Taxes, licenses and Insurance Department fees.....	111,677 53
Rents.....	45,902 77
Loss on sale or maturity of ledger assets.....	1,137 50
All other expenditure.....	237,542 31

Total expenditure during the year.....	<u>\$ 5,135,415 14</u>
--	------------------------

## LEDGER ASSETS.

Book value of real estate unencumbered.....	\$ 965,142 44
Book value of bonds and stocks.....	5,011,397 67
Cash on hand and in banks.....	138,900 02
Bills receivable.....	200 00
Agents' balances and sundry ledger assets.....	30,212 50
Total.....	<u>\$ 6,145,852 63</u>
Deduct ledger liabilities.....	43,659 44
Total ledger assets.....	<u>\$ 6,102,193 19</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	8,471 24
Rents accrued.....	2,295 67
Gross premiums in course of collection.....	835,723 39
Market value of bonds and stocks over book value.....	686,050 83
Gross assets.....	<u>\$ 7,634,734 32</u>
Deduct assets not admitted.....	133,891 77
Total admitted assets.....	<u>\$ 7,500,842 55</u>

## SESSIONAL PAPER No. 8

FIDELITY AND CASUALTY COMPANY—*Concluded.*

## LIABILITIES.

Net amount of unpaid claims.....	\$	448,698 16
Estimated expenses incident to the settlement of unpaid claims.....		11,128 31
Total unearned premiums.....		2,943,243 89
Special reserve, liability department.....		1,014,480 42
Commissions, brokerage and other charges due or to become due to agents or brokers.....		202,133 26
Salaries, rents, taxes, expenses, bills, accounts, fees, &c., due and accrued.....		46,214 31
<b>Total.....</b>	<b>\$</b>	<b>4,665,898 35</b>
Capital stock paid up in cash.....		500,000 00
Surplus beyond capital and other liabilities.....		2,334,944 20
<b>Total liabilities.....</b>	<b>\$</b>	<b>7,500,842 55</b>

## EXHIBIT OF PREMIUMS.

	Premiums written or re- newed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31, 1905.
	\$	\$	\$
Accident.....	2,368,117 90	2,226,013 91	1,678,592 04
Health.....	1,102,775 24	1,020,884 31	763,353 62
Liability.....	2,025,612 44	2,069,911 36	1,421,681 24
Plate glass.....	341,131 76	330,628 00	293,151 32
Steam boiler.....	551,757 86	456,072 15	769,981 54
Burglary and theft.....	694,716 20	607,878 59	637,120 33
Fidelity.....	276,813 58	280,632 26	237,133 86



## THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President and Manager—

EDWARD RAWLINGS.

Secretary—RICHARD B. SCOTT.

Head Office—57 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57. Commenced business in Canada, April, 1872. Commenced business in the United States, January, 1881.)

## CAPITAL.

Amount of capital authorized .....	\$ 1,000,000 90
Amount subscribed for .....	668,600 00
Amount paid up in cash .....	304,600 00

(For List of Stockholders, see Appendix.)

## LEDGER ASSETS.

Value of real estate held by the company ..... \$ 52,350 00  
 Stocks and bonds owned by the company, viz. :—

<i>Bonds.</i>	Book value.	Par value.	Market value.
Montreal Corporation .....	\$ 10,815 00	\$ 10,500 00	\$ 10,735 00
" Harbour .....	78,850 00	73,500 00	76,805 00
" Street Railway .....	3,848 00	3,700 00	3,848 00
Lake Champlain and St. Lawrence Junction Railway .....	4,500 00	5,000 00	4,600 00
Canada Southern Railway .....	10,700 00	10,000 00	10,700 00
Province of Quebec .....	1,060 00	1,000 00	1,060 00
Province of Manitoba .....	20,600 00	20,000 00	20,600 00
City of Winnipeg .....	9,975 00	10,000 00	9,975 00
City of Victoria, B. C. ....	11,940 00	12,000 00	11,940 00
City of Brooklyn, New York, Reg'd. ....	108,900 00	110,000 00	108,900 00
City of New York, Reg'd. ....	103,500 00	100,000 00	100,000 00
City of Richmond, Va. ....	16,810 00	16,000 00	16,630 00
Total bonds .....	381,498 00	\$ 371,700 00	\$ 375,793 00
<i>Stocks.</i>			
Montreal Corporation stock .....	\$ 58,726 50	\$ 43,800 00	57,943 50
Dominion of Canada .....	2,375 67	2,399 67	2,399 67
U. S. Guarantee Company .....	164,010 00	149,100 00	171,465 00
Philadelphia Bourse .....	275 00	275 00	Nil.
Montreal Telegraph Company .....	65,200 00	40,000 00	66,400 00
Western Union Telegraph Co. ....	60,550 00	70,000 00	65,100 00
Bell Telephone Co of Canada .....	213,773 00	150,000 00	238,500 00
Mackay Companies, preferred .....	7,443 75	10,000 00	7,400 00
Bank of Montreal .....	37,237 50	15,000 00	38,400 00
Montreal Street Railway .....	50,512 25	25,000 00	58,125 00
Total stocks .....	\$ 660,103 67	\$ 505,574 67	\$ 705,733 17
Total bonds and stocks .....	1,041,601 67	\$ 877,274 67	\$1,081,526 17

\*Carried out at book value ..... 1,041,601 67

\*Of the above securities an amount of the par value of \$58,399.67 is on deposit with the Receiver General, viz. :—Montreal Harbour bonds, \$39,000; Montreal Corporation bonds, \$7,000; Dominion of Canada stock, \$2,399.67; Montreal Corporation stock \$10,000;

## SESSIONAL PAPER No. 8

## GUARANTEE COMPANY—Continued.

## LEDGER ASSETS—Concluded.

Cash on hand at head office and branch offices . . . . . \$ 3,488 59

## Cash in banks, viz :—

Quebec Bank, Montreal . . . . .	\$ 10,000 00
Canadian Bank of Commerce, Montreal . . . . .	10,000 00
Dominion Bank, Montreal . . . . .	20,775 35
Chase National Bank, New York . . . . .	1,198 00
Bank of Montreal, Montreal . . . . .	63,567 98
" Chicago . . . . .	24,286 71
Cuyler, Morgan & Co., New York . . . . .	5,852 23
National Bank of Kentucky, Louisville, Ky . . . . .	2,110 69
Bank of Buffalo, Buffalo, N. Y . . . . .	761 74
Standard Bank of Canada, Toronto . . . . .	15,437 59
Union Trust Co., Pittsburg, Pa . . . . .	3,210 02
Fourth National Bank, Nashville, Tenn . . . . .	1,766 90
Third National Bank, Atlanta, Ga . . . . .	1,286 71
Philadelphia Trust, Safe Deposit and Insurance Co., Philadelphia . . . . .	7,282 88
First National Bank, Philadelphia . . . . .	15,000 00

Total cash in banks . . . . . 182,536 80

Total ledger assets . . . . . \$ 1,279,977 06

## OTHER ASSETS.

Market value of stocks and bonds over book value . . . . .	39,924 50
Interest accrued . . . . .	9,213 15
Premiums in course of collection . . . . .	5,735 39
Office furniture and fixtures, including safes at head office and branches . . . . .	3,798 65
Total assets . . . . .	<u>\$ 1,338,648 75</u>

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of losses claimed but not adjusted . . . . .	\$ 400 00
Reserve of unearned premiums for all outstanding risks in Canada . . . . .	17,504 81
Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums . . . . .	5,905 97
Total liabilities in Canada . . . . .	<u>\$ 23,810 78</u>

## (2) Liabilities in other Countries.

Amount of losses in process of adjustment . . . . .	\$ 23,771 00
Deduct reinsurance . . . . .	785 00
Total net amount of unsettled claims for guarantee losses (\$2,604.50 of which accrued in previous years) . . . . .	\$ 22,586 00
Total reserve of unearned premiums for all outstanding risks . . . . .	85,274 50

5-6 EDWARD VII., A. 1906

GUARANTEE COMPANY—*Continued.*LIABILITIES—*Concluded.*

Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums. \$	991 63
Special provision for contingencies .....	20,000 00
Total liabilities in other countries .....	<u>\$ 128,852 13</u>
Total liabilities (except capital stock) in all countries .....	<u>\$ 152,662 91</u>
Surplus of assets over liabilities (excluding capital stock) ..	<u><u>\$ 1,185,985 84</u></u>
Capital stock paid up, \$304,600.	

## INCOME.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums .....	\$ 35,072 64	\$ 209,492 41
Deduct reinsurance, rebate, abatement and return premiums .....	3,236 19	45,941 14
Net cash received for premiums .....	<u>\$ 31,836 45</u>	<u>\$ 163,551 27</u>
Total net cash received for premiums in all countries .....		\$ 195,387 72
Received for interest and dividends .....		49,537 94
Income received from all other sources, viz.:—Rents .....		2,039 22
Profit on sale of securities .....		522 99
Total income .....		<u><u>\$ 247,487 87</u></u>

## EXPENDITURE.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.
Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$35,478) .....	\$ 1,476 00	\$ 22,033 98
Amount paid for claims occurring during the year .....	\$ 5,344 31	\$ 54,666 43
Deduct reinsurance and savings and salvage .....	2,348 02	19,897 33
Net amount paid during the year for said claims .....	<u>\$ 2,996 29</u>	<u>\$ 34,769 10</u>
Total net amount paid during the year for guarantee claims ..	<u>\$ 4,472 29</u>	<u>\$ 56,803 08</u>
Total amount paid during the year for claims or losses in all countries. \$		61,275 37
Amount of dividends paid during the year at 8 per cent. ....		24,368 00
Commission or brokerage .....		6,934 57
Salaries, fees and all other charges of officials, (including \$22,641.23 salaries at United States branches) .....		70,099 23
Taxes (state, national and municipal) .....		6,255 92
Miscellaneous payments, viz.:—Advertising, \$1,283.70; rent, \$7,723.37; postage, telegrams, &c., \$5,933.72; printing and stationery, \$3,706.65; legal expenses, \$1,438.28; office furniture, \$107.10; office expenses, \$2,974.16; inspection and revision expenses, \$15,663.93; expenses in defence of suits, \$1,328.20 .....		40,159 11
Total expenditure .....		<u><u>\$ 209,092 20</u></u>

## SESSIONAL PAPER No. 8

GUARANTEE COMPANY—*Concluded.*

## CASH ACCOUNT.

Dec. 31, 1904—

*Dr.*

To balance in hand and in banks as at this date. . . . . \$ 137,903 97

Dec. 31, 1905—

To income as above. . . . . 247,487 87  
 Received from realization of investments. . . . . 90,475 00

\$ 475,866 84

Dec. 31, 1905—

*Cr.*

By expenditure during the year as above. . . . . \$ 209,092 20  
 Investments during the year. . . . . 80,749 25  
 Balance in hand and in banks at this date. . . . . 186,025 39

\$ 475,866 84

## RISKS AND PREMIUMS.

GUARANTEE RISKS.	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement. . . . .	9,008,428	33,787 97	62,877,317	208,912 87	71,885,745	242,700 84
Taken during the year—new. . . . .	1,873,650	4,834 79	22,580,445	51,715 12	24,454,095	56,549 91
" " renewed. . . . .	9,138,928	30,178 92	57,613,425	157,526 83	66,752,353	187,705 75
Total. . . . .	20,021,006	68,801 68	143,071,187	418,154 82	163,092,193	486,956 50
Deduct terminated, including re-newed. . . . .	10,651,028	33,615 72	78,140,006	218,667 13	88,791,034	252,282 85
Gross in force at date. . . . .	9,369,978	35,185 96	64,931,181	199,487 69	74,301,159	234,673 65
Deduct reinsured. . . . .	385,750	1,360 33	10,137,785	29,283 69	10,523,535	30,644 02
Net in force, Dec. 31, 1905 . . . . .	8,984,228	33,825 63	54,793,396	170,204 00	63,777,624	204,029 63
Total net amount in force. . . . .	\$63,777,624 00					
Total net premiums thereon. . . . .	204,029 63					

# THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—A. L. DAVIS.

Secretary—E. WILLANS.

Principal Office—Toronto.

(Incorporated, May, 1905. Commenced business in Canada, July 14, 1905.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$ 1,000,000 00
Amount paid up in cash.....	200,000 00

(For List of Shareholders, see Appendix).

## LEDGER ASSETS.

Bonds or debentures deposited with the Receiver General, viz.

	Par value.	Ledger value.
City of Winnipeg debentures.....	\$ 10,000	\$ 10,000
City of Kingston ".....	10,000	10,000
City of Woodstock ".....	15,000	15,900
City of Victoria ".....	15,000	15,000
Central Canada Loan & Savings Co., debentures.....	50,000	50,000
Total deposited with Receiver General.	\$ 100,000	\$ 100,900

Other debentures held by the Company, viz—

Central Canada Loan & Savings Co.....	25,000	25,000
Toronto Savings & Loan Co.....	75,000	75,000
Total par and ledger values.....	\$ 200,000	\$ 200,900

Carried out at ledger value.....	\$ 200,900 00
Cash at head office.....	1,830 03

Cash in banks, viz :—

Canadian Bank of Commerce.....	\$ 6,458 41
Central Canada Loan & Savings Co.....	4,066 71
Toronto Savings & Loan Co.....	43,259 18

Total carried out.....	53,784 30
Agents' ledger balances.....	414 57

Total ledger assets.....	\$ 256,928 90
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## SESSIONAL PAPER No. 8

IMPERIAL GUARANTEE AND ACCIDENTS—*Continued.*

## OTHER ASSETS.

Interest accrued.....	\$	316 66
Office furniture.....		917 82
Net amount of uncollected premiums, viz. :—		
On Accident policies.....	\$	5,667 17
On Guarantee policies.....		323 89
On Employers' Liability policies.....		675 00
On Sickness policies.....		447 00
Total carried out.....		7,113 06
Total assets.....	\$	265,276 44

## LIABILITIES.

Accident claims known or reported, proof not filed.....	\$	260 00
Employers' Liability claims, known or reported, proof not filed.....		1,849 14
Total net amount of unpaid claims.....	\$	2,109 14
Reserve of unearned premiums—		
Accident.....	\$	12,440 50
Guarantee.....		2,760 37
Employers' Liability.....		353 50
Sickness.....		866 53
Total carried out.....		16,420 90
Total liabilities.....	\$	18,530 04
Surplus on policyholders' account.....	\$	246,746 40
Capital stock paid up, \$200,000.		

## INCOME.

For Accident Risks—		
Gross cash received for premiums.....	\$	11,230 94
Deduct reinsurance, rebate, abatement and return premiums.....		1,368 11
Net cash received for accident premiums.....	\$	9,862 83
For Guarantee Risks—		
Gross cash received for premiums.....	\$	2,784 10
Net cash received for guarantee premiums.....		2,784 10
For Sickness Risks—		
Gross cash received for premiums.....	\$	576 38
Net cash received for sickness premiums.....		576 38
For Employers' Liability Risks—		
Gross cash received for premiums.....	\$	6,382 93
Deduct reinsurance, rebate, abatement and return premiums.....		163 99
Net cash received for employers' liability premiums.....		6,218 94
Total net cash received for premiums.....	\$	19,442 25
Received for interest and dividends.....		4,457 29
Received for premiums on capital stock.....		50,000 00
Total.....	\$	73,899 54
Received for calls on capital.....		200,000 00
Total income.....	\$	273,899 54

5-6 EDWARD VII., A. 1906

IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*

## EXPENDITURE.

*For Accident Risks—*

Amount paid for claims occurring during the year . . . . .	\$	361	31
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*For Sickness Risks—*

Amount paid for claims occurring during the year . . . . .		145	00
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*For Employers' Liability Risks—*

Amount paid for claims occurring during the year . . . . .		529	58
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Total net amount paid during the year for claims . . . . .	\$	1,035	89
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Commission or brokerage . . . . .		4,342	90
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Salaries, fees and other charges of officials . . . . .		3,417	46
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Taxes . . . . .		283	25
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All other payments and expenditures, viz.:—Office furniture, \$917.82; preliminary expenses, \$4,145.94; printing and stationery, \$630.10; advertising, \$504.80; rent, \$265.70; travelling expenses, 1,034.15; postage, telegrams and exchange, \$267.42; sundry expenses, \$114.56; fire insurance, \$10.65 . . . . .		7,891	14
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Total cash expenditure . . . . .	\$	16,970	64
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## SYNOPSIS OF LEDGER ACCOUNTS.

Income for the year . . . . .	\$	273,899	54
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Expenditure . . . . .		16,970	64
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Balance—net ledger assets at December 31, 1905 . . . . .	\$	256,928	90
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## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year . . . . .	1,198	\$ 2,685,833	\$ 17,192 69
Deduct terminated . . . . .	71	151,500	516 01
Gross in force at end of year . . . . .	1,127	\$ 2,534,333	\$ 16,676 68
Deduct reinsured . . . . .		434,583	1,325 91
Net in force at date . . . . .	1,127	\$ 2,099,750	15,350 77

*Guarantee Risks.*

Policies taken during the year . . . . .	93	\$ 415,950	\$ 3,114 99
Deduct terminated . . . . .	3	4,500	12 00
Gross and net in force at end of year . . . . .	90	\$ 411,450	\$ 3,102 99

*Sickness Risks.*

Policies taken during the year . . . . .	77		\$ 1,051 38
Deduct terminated . . . . .	4		28 00
Gross and net in force at end of year . . . . .	73		\$ 1,023 38

*Employers' Liability Risks.*

Policies taken during the year . . . . .	3	\$ 8,000	\$ 7,057 93
Deduct terminated . . . . .	1	1,500	6,288 43
Gross and net in force December, 31, 1905 . . . . .	2	\$ 6,500	\$ 769 50

SESSIONAL PAPER No. 8

## \*THE INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE SEVEN MONTHS ENDING DECEMBER 31, 1905.

President—DE WITT BUSKIRK. | Secretary—GEORGE A. SHIFFERT.  
 Principal Office—15 Exchange Place, Jersey City, N.Y.  
 Head Office in Canada—20 King St. East, | Chief Agent in Canada—  
 Toronto. | GEO. H. WATSON.  
 (Incorporated December 27, 1904. Dominion license granted, June 2, 1905.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 100,000 00

## ASSETS IN CANADA.

United States, 2 per cent. consols on deposit with Receiver General, par value. .... \$ 5,000 00  
 Total assets in Canada.. .... \$ 5,000 00

## LIABILITIES IN CANADA.

Total net reserve of unearned premiums on guarantee risks in Canada ..... \$ 1,147 50  
 For bonds not issued ..... 50 00  
 Total liabilities in Canada.. .... \$ 1,197 50

## INCOME IN CANADA.

Gross cash received for premiums on guarantee risks..... \$ 2,525 00  
 Deduct reinsurance, rebate, abatement and return premiums..... 52 00  
 Total net cash received for premiums in Canada ..... \$ 2,473 00  
 Total income in Canada ..... \$ 2,473 00

## EXPENDITURE IN CANADA.

Net amount paid for guarantee claims occurring during the year.. . \$ 50 50  
 Salaries, fees and all other charges of officials in Canada ..... 252 80  
 Taxes ..... 260 00  
 Postage ..... 50 00  
 Total expenditure in Canada ..... \$ 613 30

## RISKS AND PREMIUMS.

<i>Guarantee Risks.</i>	No.	Amount.	Premium thereon.
Policies taken during the year.....	542	\$ 278,500	\$ 2,525
Deduct terminated.....	51	25,500	230
Gross and net in force, December 31, 1905.....	491	\$ 253,000	\$ 2,295

\* Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect on breaches of duty by the employees of said Singer Sewing Machine Company.



5-6 EDWARD VII., A. 1906

INTERNATIONAL FIDELITY INSURANCE COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$	78,649 65
Interest .....		3,148 06
Surplus from sale of stock above par.....		30,000 00
Expense refunded.....		59 08
Total.....	\$	111,856 79
Received for capital stock.....		100,000 00
Total income .....	\$	211,856 79

## EXPENDITURE.

Net amount paid policy-holders for losses.....	\$	7,440 07
Investigation and adjustment of claims, including legal and other expenses in defence of suits against policy-holders.....		391 88
Salaries, fees and all other compensation of officers and home office employees.....		8,559 86
Taxes, licenses and Insurance Department fees.....		402 43
Rent.....		606 00
Legal expenses.....		916 12
Printing and stationery.....		1,395 79
Postage and express.....		1,602 50
Furniture and fixtures.....		1,115 90
Miscellaneous petty expenses.....		1,975 03
Total expenditure.....	\$	24,405 58

## LEDGER ASSETS.

Book value of bonds.....	\$	123,500 00
Cash in hand and in banks.....		61,451 21
Total ledger assets.....	\$	184,951 21

## LIABILITIES.

Total unearned premiums, Fidelity.....	\$	35,114 82
Return premiums.....		349 75
Total liabilities, not including capital stock .....	\$	35,464 57
Capital paid up in cash.....		100,000 00
Surplus over all liabilities .....		49,486 64
Total liabilities.....	\$	184,951 21

## EXHIBIT OF PREMIUMS.

*Fidelity.*

Premiums on policies written during the year .....	\$	81,557 35
Premiums on policies terminated.....		11,327 72
Net premiums in force at December 31, 1905.....		70,229 63

SESSIONAL PAPER No. 8

## THE LLOYDS PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—WILLIAM T. WOODS. | Secretary—CHAS. E. W. CHAMBERS.

Principal Office—63 William Street, New York.

Principal Office in Canada—Toronto.

Chief Agents in Canada—  
EASTMURE & LIGHTBOURN.

(Incorporated, August, 1882. Commenced business in Canada, July 12, 1886.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.... \$ 250,000 00

## ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz :—

	Par value.	Market value.
Province of Manitoba bonds.....	\$ 40,000 00	\$ 40,400 00
City of Ottawa bonds.....	6,000 00	6,180 00
" Hamilton bonds.....	7,198 00	7,234 78
" Montreal stock.....	5,000 00	5,050 00
" Winnipeg bonds.....	10,000 00	9,800 00
Total par and market values.....	\$ 68,198 00	\$ 68,664 78

Carried out at market value.....	\$ 68,664 78
Deposited with Underwriters' Association..	100 00
Premiums in course of collection.....	12,932 38
Total assets in Canada.....	\$ 81,697 16

## LIABILITIES IN CANADA.

Losses reported after close of year (estimated).....	\$ 3,600 00
Reserve of unearned premiums for all outstanding risks in Canada.....	66,900 05
	\$ 70,500 05

## INCOME IN CANADA.

Gross cash received for premiums during the year.....	\$ 60,273 51
Deduct reinsurance, rebate and return premiums.....	6,833 79
Net cash received for premiums.....	\$ 53,439 72
Received for interest.....	2,793 90
Total income in Canada.....	\$ 56,233 62

5-6 EDWARD VII., A. 1906

LLOYDS PLATE GLASS—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year .....	\$	24,355	33
Deduct salvages and reinsurances .....		2,844	39
Net amount paid during the year for plate glass losses .....	\$	21,510	94
Commission or brokerage .....		21,371	89
Taxes .....		1,205	57
Miscellaneous payments, viz.:—Duty and other charges on supplies from head office, \$49.20; Underwriters' Association, \$160.05; insurance superintendence, \$21.30 .....		230	55
Total expenditure in Canada .....	\$	44,318	95

## RISKS AND PREMIUMS.

<i>Plate Glass Risks in Canada.</i>	No.	Premiums thereon.
Gross policies in force at date of last statement .....	6,937	\$ 119,446 51
Taken during the year—new and renewed .....	3,551	61,877 30
Total .....	10,488	\$ 181,323 81
Deduct terminated .....	3,253	55,076 27
Gross and net in force, December 31, 1905 .....	7,235	\$ 126,247 54
Total number of policies in force in Canada at date .....	7,235	
Total premiums thereon .....		\$ 126,247 54

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## LEDGER ASSETS.

Book value of real estate unencumbered .....	\$	245,763	18
Book value of stocks and bonds held by the company .....		477,728	58
Cash on hand and in banks .....		31,697	22
Total ledger assets .....	\$	755,188	98

## NON-LEDGER ASSETS.

Market value of real estate over book value .....		19,236	82
" bonds and stocks over book value .....		9,311	20
Gross premiums in course of collection .....		79,534	43
Salvage glass on hand .....		4,371	52
Sundry accounts .....		220	00
Gross assets .....	\$	867,862	95
Deduct assets not admitted .....		7,694	80
Total admitted assets .....	\$	860,168	15

## SESSIONAL PAPER No. 8

LLOYDS PLATE GLASS.—*Concluded.*

## LIABILITIES.

Net amount of unpaid losses .....	\$	5,973 35
Unearned premiums .....		250,152 19
Commissions, brokerage and other charges due to agents.....		25,477 05
Due and accrued for agency expenses, plate glass, glazing, &c.....		11,815 48
Total liabilities, except capital stock.....	\$	293,418 07
Capital stock paid up.....		250,000 00
Surplus beyond capital and other liabilities.....		316,750 08
Total liabilities .....	\$	860,168 15

## INCOME DURING THE YEAR.

Net cash received for premiums.....	\$	444,003 54
Interest and dividends .....		19,112 52
Rents.....		14,177 65
Profit on sale or maturity of ledger assets .....		433 50
From all other sources.. .....		18 23
Total cash income.....	\$	477,745 44

## EXPENDITURE DURING THE YEAR.

Net amount paid for losses .....	\$	129,464 22
Dividends to stockholders .....		50,000 00
Paid for commission to agents.....		149,093 32
Salaries and travelling expenses of agents, &c.....		611 13
Salaries of officers and office employees .....		54,938 00
Taxes, licenses and fees.....		18,761 91
Rent .....		1,074 55
All other expenditure.....		19,726 26
Total expenditure.....	\$	423,669 39

## EXHIBIT OF PREMIUMS.

Premiums on plate glass risks, written or renewed during 1905.....	\$	468,877 44
Premiums on risks terminated during the year .....		455,578 16
Premiums on net amount in force at December 31, 1905.....		492,506 05

Net amount of outstanding premiums—	Accident .....	\$	11,195 39	
"	Guarantee .....		6,104 88	
"	Sickness .....		1,402 50	
"	Employers' liability .....		995 56	
				19,698 33
Total assets in Canada .....		\$	129,917 86	

SESSIONAL PAPER No. 8

LONDON GUARANTEE AND ACCIDENT—*Continued.*

## LIABILITIES IN CANADA.

Outstanding claims in Canada, viz:—

Employers' liability, known or reported, proofs not filed .....	\$ 4,069 00
Accident—claimed but not adjusted.....	549 10
" known or reported, proofs not filed.....	5,285 00
Guarantee—known or reported, proofs not filed.....	4,218 94
Sickness—claimed but not adjusted .....	80 71
" known or reported, proofs not filed. ....	375 00
Guarantee—resisted, in suit (accrued in previous year).....	2,500 00

Total net amount of unsettled claims for losses in Canada..... \$ 17,077 73

Reserve of unearned premiums for all outstanding risks in Canada:—

Guarantee .....	\$ 27,543 00
Accident .....	40,709 39
Sickness.....	4,761 44
Employers' liability.....	7,397 30

Total reserve..... 80,411 13

Agency adjustments..... 35 36

Total liabilities in Canada.. \$ 97,524 24

## INCOME IN CANADA.

*For Guarantee Risks in Canada.*

Gross cash received for guarantee premiums .....	\$ 53,643 65
Deduct reinsurance, rebate, abatement and return premiums.....	1,412 71

Net cash received for said premiums. \$ 52,230 94

*For Accident Risks in Canada.*

Gross cash received for accident premiums.....	\$ 80,547 58
Deduct reinsurance, rebate, abatement and return premiums.....	927 72

Net cash received for said premiums..... 79,619 86

*For Employers' Liability Risks in Canada.*

Gross cash received for employers' liability premiums.....	\$ 14,577 79
Deduct reinsurance, rebate, abatement and return premiums. ....	96 46

Net cash received for said premiums.. 14,481 33

*For Sickness Risks in Canada*

Gross cash received for sickness premiums.....	\$ 9,640 50
Deduct reinsurance, rebate, abatement and return premiums.....	129 83

Net cash received for said premiums.. 9,510 67

Total net cash received for premiums in Canada..... \$ 155,842 80

Interest on deposit received direct in England..... 3,503 99

Other interest receipts..... 436 45

Total income in Canada . \$ 159,783 24

5-6 EDWARD VII., A. 1906

LONDON GUARANTEE AND ACCIDENT—*Continued.*

## EXPENDITURE IN CANADA.

*For Guarantee Risks in Canada.*

Net amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$1,908.37) . . . . .	\$	2,685 00
Amount paid for losses occurring during the year . . . . .	\$	19,363 28
Deduct recoveries . . . . .		5,997 47
Net amount paid during the year for said losses . . . . .		13,365 81

Total net amount paid during the year for guarantee losses . . . . . \$ 16,050 81

*For Accident Risks in Canada.*

Net amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at \$3,460) . . . . .	\$	4,744 74
Net amount paid for accident losses occurring during the year . . . . .		38,086 33

Total net amount paid during the year for accident losses . . . . . 4,831 07

*For Employers' Liability Risks in Canada.*

Net amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$2,900) . . . . .	\$	2,124 30
Net amount paid for losses occurring during the year . . . . .		4,343 76

Total net amount paid during the year for employers' liability losses . . 6,468 06

*For Sickness Risks in Canada.*

Net amount paid for claims occurring in previous years (which claims were estimated at \$740 in last statement) . . . . .	\$	711 42
Net amount paid for sickness claims occurring during the year . . . . .		4,388 13

\*Total net amount paid during the year for sickness claims . . . . . 5,099 55

Total net amount paid during the year for guarantee, accident employers' liability and sickness losses . . . . . \$ 70,449 49

Paid for commission or brokerage in Canada . . . . . 38,242 07

" salaries, fees and other charges of officials in Canada . . . . . 18,824 30

" taxes in Canada . . . . . 2,200 42

Miscellaneous payments, viz.:—Law costs, \$637.89; medical fees, \$959.10; printing and stationery, \$2,895.13; travelling expenses, \$4,497.40; postage and telegrams, \$1,583.23; rent, \$1,878; agency charges, \$480.90; sundry expenses, \$2,210.22; advertising, \$835.16 . . . . . 15,977 03

Total expenditure in Canada . . . . . \$ 145,693 31

\*Not including \$3,444.82 fever claims paid under accident policies.

## SESSIONAL PAPER No. 8

LONDON GUARANTEE AND ACCIDENT—*Continued.*

## RISKS AND PREMIUMS.

<i>Guarantee Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement	2,958	\$ 12,893,666	\$ 52,097 06
Taken during the year—new	1,848	7,753,491	24,555 93
" " renewed	1,692	8,498,392	31,610 45
Total	6,498	\$ 29,145,369	\$ 108,263 44
Deduct terminated	3,331	13,379,441	53,177 44
Gross and net in force at Dec. 31, 1905	3,167	\$ 15,768,928	\$ 55,086 00
<i>Accident Risks in Canada.</i>			
Gross policies in force at date of last statement	6,796	\$ 14,513,100	\$ 75,015 96
Taken during the year—new	2,580	5,552,500	33,022 69
" " renewed	4,194	9,815,300	49,262 18
Total	13,480	\$ 29,880,900	\$ 157,300 83
Deduct terminated	6,789	14,706,600	75,862 05
Gross in force	6,691	\$ 15,174,300	\$ 81,438 78
Deduct reinsured		5,000	20 00
Net in force at Dec. 31, 1905	6,691	\$ 15,169,300	\$ 81,418 78
<i>Employers' Liability Risks in Canada.</i>			
Gross policies in force at date of last statement	144	\$ 1,185,866	\$ 10,238 16
Taken during the year—new	64	640,000	8,496 10
" " renewed	100	1,000,000	6,394 95
Total	308	\$ 2,825,866	\$ 25,129 21
Deduct terminated	147	1,215,866	10,354 62
Gross and net in force at Dec. 31, 1905	161	\$ 1,610,000	\$ 14,794 59
<i>Sickness Risks in Canada.</i>			
Gross policies in force at date of last statement	1,582	\$ 845,395	\$ 8,110 06
Taken during the year—new	862	518,375	4,147 00
" " renewed	1,110	688,250	5,505 72
Total	3,554	\$ 2,052,020	\$ 17,762 78
Deduct terminated	1,612	867,770	8,289 89
Gross and net in force at Dec. 31, 1905	1,942	\$ 1,184,250	\$ 9,522 89

Total number of policies in force in Canada at date..... 11,961

Total net amount in force..... \$33,732,478 00

Total premiums thereon..... 160,822 26



GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

REVENUE ACCOUNT.

EXPENDITURE.

		EXPENDITURE.		REVENUE ACCOUNT.		INCOME.	
		£	s. d.	£	s. d.	£	s. d.
To Claims, balance of account, and costs and expenses re settlements				178,542	10 6	By Premiums, less bonus and relatives to assured and re-assurances.	342,531 5 6
Charges:—Branch and agency commission, including reserves re balances, policy stamps				86,423	6 2	Interest, less tax and provision for investments returnable at par	18,702 3 10
Income and other taxes, home and foreign				5,812	17 5	Profit and loss	117 9 8
Advertising, agency extension, printing and stationery				12,870	18 3		
Rent, salaries and general law charges, directors', auditors', medical and other fees				31,962	12 9		
Postages, receipt stamps and miscellaneous charges				5,685	17 10		
Balance carried to general revenue account				40,652	16 1		
				£361,350	19 0		

GENERAL REVENUE ACCOUNT.

		EXPENDITURE.		REVENUE ACCOUNT.		INCOME.	
		£	s. d.	£	s. d.	£	s. d.
To provision for current policies (unearned premiums) viz:						By balance from last year after payment of dividend	230,511 6 7
31st December 1904				£130,833	14 3	Balance from account 1905 as above	40,652 16 1
Add for increase in 1905				10,956	11 5		
Interim dividend paid Sept. 1905				141,810	5 8		
Reserve fund				5,625	0 0		
Balance carried to balance sheet				65,000	0 0		
				58,128	17 0		
				£ 270,564	2 8		

SESSIONAL PAPER No. 8

LONDON GUARANTEE AND ACCIDENT—*Concluded.*

BALANCE SHEET.

To Capital:—50,000 shares of £5 each, of which are subscribed.....		£		s.	d.	By Investments:—At cost, less provision for investments redeemable at par.....		£		s.	d.
25,000 ordinary shares, £2 paid		£250,000				(Certain of the above investments are deposited in connection with government business in England, and others abroad under foreign or colonial state laws.)		591,811		3	4
5,000 5 p.c. pref. shares fully paid		£25,000				Branch and agents' balances.....					
Unclaimed dividends.....		75,000		0	0	Less reserve for commission, &c.....		£ 62,322		10	9
Sundry creditors.....		423		9	5			15,396		0	0
Claims under investigation and provision for liability on notices of accidents received.....		11,557		16	3	Cash at London bankers.....		£ 6,798		15	3
Reserve.....		189,365		16	4	Cash at banks abroad.....		1,670		1	2
Provision for current policies (unearned premium).....		200,000		0	0	Cash in hands of trustees.....		26,400		0	0
General revenue account.....		199,939		2	8	Cash in transit.....		1,660		17	0
						Cash in hand at head office and branches.....		1,018		17	2
								37,548		10	7
								£ 676,286		4	8

THE MARINE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—ROBERT BARING. | Secretary—HENRY G. R. MAUGHAN.  
 Principal Office—20 Old Broad Street, London, Eng.  
 Head Office in Canada—Halifax. | Chief Agent in Canada—W.J.G. THOMSON.  
 (Established, July 30, 1836; incorporated in January, 1881. Commenced business in  
 Canada, December 14, 1896.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£	1,000,000
“ paid up in cash.....		<u>180,000</u>

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

British consolidated stock.....	\$	121,666 66
Canadian Northern Railway guaranteed bonds.....		<u>4,866 67</u>
Carried out at par value.....	\$	<u>126,533 33</u>

LIABILITIES IN CANADA.

*Nil.*

INCOME IN CANADA.

Net cash received for Inland Marine premiums.....	\$	1,254 40
Net cash received for Inland Transit premiums.....		<u>41,870 67</u>
Total income in Canada.....	\$	<u>43,125 07</u>

EXPENDITURE IN CANADA.

Paid for Inland Transit claims occurring during the year.....	\$	11,984 00
Paid for commission or brokerage.....		4,312 50
Paid for taxes in Canada.....		<u>90 65</u>
Total expenditure.....	\$	<u>16,387 15</u>

RISKS AND PREMIUMS.

<i>For Inland Marine Risks in Canada.</i>	Amount.	Premiums thereon.
Policies taken during the year.....	\$ 260,800 00	\$ 1,254 40
Deduct terminated.....	<u>260,800 00</u>	<u>1,254 40</u>
<i>For Inland Transit Risks in Canada.</i>		
Policies taken during the year.....	\$ 86,287,302 00	\$ 41,870 67
Deduct terminated.....	<u>86,287,302 00</u>	<u>41,870 67</u>

SESSIONAL PAPER No. 8

MARINE—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## BALANCE SHEET.

## LIABILITIES.

Capital account, viz :—

	£	s.	d.
Capital subscribed.....	£ 1,000,000	0	0
Less amount not called up.....	820,000	0	0
	<hr/>	180,000	0 0
Reserve fund.....		675,000	0 0
Sundry creditors.....		6,908	0 7
Balance of underwriting account on the 31st December, 1904.....	£ 450,845	11	3
The amount of settlements during 1905 applicable to 1904 and former years was.....	£ 103,127	1	7
Amount paid for dividends.....	80,000	0	0
" added to reserve fund.....	25,000	0	0
	<hr/>	208,127	1 7
		242,718	9 8
Net amount of premiums and interest on investments for 1905 was.....	£ 312,582	19	1
Settlements and office expenses for the year 1905 were.....	117,567	2	10
	<hr/>	195,015	16 3
		<hr/>	<hr/>
		£1,299,642	6 6

## ASSETS.

Securities—

Government, metropolitan and stock guaranteed by government.....	£ 187,689	17	10
Indian government.....	48,000	0	0
Indian railway.....	106,322	13	10
Colonial.....	80,861	17	5
Foreign government and American.....	268,057	7	5
British railway.....	164,942	7	0
Other.....	288,142	4	10
	<hr/>	£1,144,016	8 4
House property in London and Amsterdam.....		73 872	7 1
Amount due for premiums and on reinsurance account.....		62,453	17 9
Cash, stamps &c., in hand.....		197	2 9
Cash at bankers.....		19,102	10 7
		<hr/>	<hr/>
		£1,299,642	6 6

THE MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOHN T. STONE.	Secretary—JAMES F. MITCHELL.
Principal Office—Baltimore, Md., U.S.A.	
Chief Agent in Canada— J. WM. MACKENZIE.	Head Office in Canada—Toronto.

(Incorporated, March, 1898. Commenced business in Canada, May 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....	\$ 750,000 00
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ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
City of Toronto 3½ p.c. bonds.....	\$ 38,933 33	\$ 37,422 72
“ Charlottetown 4 p.c. bonds.....	10,000 00	10,100 00
Canadian Northern Railway 4 p.c. guaranteed bonds..	44,773 33	45,892 67
Total.....	\$ 93,706 66	\$ 93,415 39
Carried out at market value.....		\$ 93,415 39
Cash at head office in Canada.....		3,024 02
Cash deposited with Central Canada Loan and Savings Co.	\$3,013 03	
Overdraft in Royal Bank of Canada.....	2,176 45	

Net cash in banks.....	836 58
Cash deposited with Accident Underwriters' Association of Canada...	100 00
Interest accrued.....	1,694 05

Net amount of outstanding and deferred premiums, viz:—

Accident.....	\$ 3,212 75
Sickness.....	162 35
Employers' liability.....	5,215 92
Steam Boiler.....	235 00
	8,826 02
Total assets in Canada.....	\$ 107,896 06

LIABILITIES IN CANADA.

<i>For Accident Losses—</i>	
Claimed but not adjusted.....	\$ 2,345 00
Resisted, in suit.....	10,000 00

<i>For Sickness Losses—</i>	
Claimed but not adjusted.....	735 00

## SESSIONAL PAPER No. 8

MARYLAND CASUALTY—*Continued.*LIABILITIES IN CANADA—*Concluded.**For Employers' Liability Losses—*

Reserve for losses reported in suit.....	\$	3,575 00	
" " not in suit.....		7,975 00	
Total unsettled claims for employers' liability losses in Canada.....			11,550 00
Total net amount of unsettled losses .....	\$		24,630 00

## Reserve of unearned premiums for outstanding risks in Canada, viz:—

Accident.....	\$	10,398 77	
Sickness.....		864 62	
Employers' Liability.....		20,414 76	
Steam Boiler.....		5,258 75	
Total reserve of unearned premiums carried out. ....			36,936 90
Total amount of all liabilities in Canada.....	\$		61,566 90

## INCOME IN CANADA.

*For Accident Risks in Canada—*

Gross cash received for premiums.....	\$	22,793 46	
Deduct re-insurance, rebate, abatement and return premiums.....		1,899 99	
Net cash received for accident premiums.....	\$		20,893 47

*For Sickness Risks in Canada—*

Gross cash received for premiums.....	\$	2,176 65	
Deduct reinsurance, rebate, abatement and return premiums.....		397 49	
Net cash received for sickness premiums.....			1,779 16

*For Employers' Liability Risks in Canada—*

Gross cash received for premiums.....	\$	63,024 63	
Deduct reinsurance, rebate, abatement and return premiums.....		7,007 45	
Net cash received for employers' liability premiums.....			56,017 18

*For Steam Boiler Risks in Canada—*

Gross cash received for premiums.....	\$	5,888 50	
Deduct reinsurance, rebate, abatement and return premiums.....		1,417 40	
Net cash received for steam boiler premiums.....			4,471 10

Total net cash received for premiums.....	\$		83,160 91
Received for interest .....			3,640 88

Total income in Canada.....	\$		86,801 79
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5-6 EDWARD VII., A. 1906

MARYLAND CASUALTY—*Continued.*

## EXPENDITURE IN CANADA.

*For Accident Risks—*

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$375,633).....	\$	171 43
Amount paid for claims occurring during the year.....		5,426 34

Total net amount paid during the year for accident claims.....\$ 5,597 77

*For Sickness Risks—*

Net amount paid during the year for claims occurring in previous year (estimated in last statement at \$450).....	\$	184 42
Net amount paid for sickness claims occurring during the year ...		1,151 80

Total net amount paid during the year for sickness claims.... 1,336 22

*For Employers' Liability Risks—*

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$26,325).....	\$	21,448 11
Amount paid for claims occurring during the year.....		13,505 38

Total net amount paid during the year for employers' liability claims.. 34,953 49

*For Steam Boiler Risks—*

Net amount paid during the year for steam boiler claims..... Nil.

Total net amount paid during the year for all claims or losses in Canada.....	\$	41,887 48
Commission or brokerage in Canada.....		19,832 06
Salaries, travelling expenses and all other charges of officials in Canada.....		8,074 05
Taxes in Canada.....		728 19
All other payments and expenditures in Canada.....		3,295 51

Total expenditure in Canada.....\$ 73,817 29

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	552	\$ 1,454,750	\$ 11,102 65
Taken during the year—new.....	907	2,478,233	16,187 14
" renewed.....	321	954,280	7,530 65
Total.....	1,780	\$ 4,887,263	\$ 34,820 44
Deduct terminated.....	727	2,052,070	13,910 98
Gross in force at December 31, 1905.....	1,053	\$ 2,835,193	\$ 20,909 46
Deduct reinsured.....		5,000	25 0)
Net in force at December 31, 1905.....	1,053	\$ 2,830,193	\$ 20,884 46

*Sickness Risks*

Gross policies in force at date of last statement....	264	\$ 383,250	\$ 1,815 75
Taken during the year—new.....	158	145,917	1,236 00
" renewed.....	117	147,000	892 00
Total.....	539	\$ 676,167	\$ 3,943 75
Deduct terminated.....	311	442,750	2,214 50
Gross and net in force at December 31, 1905.....	228	\$ 233,417	\$ 1,729 25

## SESSIONAL PAPER No. 8

MARYLAND CASUALTY :—*Continued.*RISKS & PREMIUMS —*Concluded.*

<i>Employers' Liability Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement. . . .	219	\$ 594,000	\$ 46,096 91
Taken during the year — new . . . . .	162	419,000	34,068 64
" " " " —renewed. . . . .	129	332,500	21,681 98
Total. . . . .	510	\$ 1,345,500	\$ 101,847 53
Deduct terminated. . . . .	257	633,000	62,330 67
Gross and net in force at December 31, 1905 . . . .	253	\$ 712,500	\$ 39,516 86

  

<i>Steam Boiler Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement. . . .	23	\$ 320,000	\$ 3,577 50
Taken during the year — new . . . . .	40	492,000	5,378 50
" " " " —renewed. . . . .	3	4,500	45 00
Total. . . . .	66	\$ 816,500	\$ 9,001 00
Deduct terminated. . . . .	12	171,500	1,872 50
Gross and net in force at Dec. 31, 1905. . . . .	54	\$ 645,000	\$ 7,128 50

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Net cash received for premiums. . . . .	\$ 2,107,919 18
Interest and rents. . . . .	105,180 94
Profits on sale or maturity of ledger assets. . . . .	41,540 20
Inspection fees . . . . .	66,754 59
Total income during the year. . . . .	\$ 2,321,394 91

## EXPENDITURE DURING THE YEAR.

Net amount paid policy-holders for losses. . . . .	\$ 825,938 19
Investigation and adjustment of claims, including legal and other expenses in defence of suits against policy-holders. . . . .	246,687 07
Cash paid stockholders for interest or dividends. . . . .	92,000 00
Commission or brokerage to agents, less received on return premiums and reinsurance . . . . .	586,415 61
Salaries, travelling and all expenses of agents and agencies not on commission account. . . . .	83,329 95
Salaries of officers and home office employees. . . . .	125,295 41
Medical examiners' fees and salaries . . . . .	1,500 00
Inspection (other than medical). . . . .	54,276 46
Taxes, licenses and Insurance Department fees. . . . .	47,637 80
Rent . . . . .	9,803 22
Repairs and expenses on real estate. . . . .	2,406 90
All other expenditure . . . . .	44,011 99
Total expenditure during the year . . . . .	\$ 2,117,302 60



5-6 EDWARD VII., A. 1905

MARYLAND CASUALTY—*Continued.*

LEDGER ASSETS.

Book value of real estate.....	\$	420,836	49
Book value of bonds and stocks .....		2,445,519	95
Cash in hand and in banks .....		110,770	17
Bills receivable and agents' debit balances.....		4,859	22
All other items.....		110,833	18
Total ledger assets .....	\$	3,092,819	01

NON LEDGER ASSETS.

Interest accrued .....		13,384	60
Net premiums in course of collection.....		443,647	36
Total .....	\$	3,549,850	97
Deduct assets not admitted.....		67,091	02
Total admitted assets.....	\$	3,482,759	95

LIABILITIES.

Net amount of unpaid claims, except liability losses.....	\$	79,619	99
Total unearned premiums.....		949,398	89
Special reserve, for unpaid liability losses.....		533,689	00
Commissions, brokerage and other charges due or to become due to agents or brokers.....		116,457	43
Safety reserve for liability claims.....		150,000	00
Total liabilities.....	\$	1,829,165	31
Capital stock paid up in cash .....		750,000	00
Surplus beyond capital and other liabilities.....		903,594	64
Total liabilities.....	\$	3,482,759	95

EXHIBIT OF PREMIUMS.

	Premiums written or re- newed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31, 1905.
	\$	\$	\$
Accident.....	585,068 81	556,784 82	370,746 59
Health.....	71,151 75	64,474 00	52,558 88
Liability.....	1,445,368 70	1,496,629 17	832,035 49
Plate glass.....	212,287 47	226,696 40	166,152 15
Steam boiler .....	133,045 99	109,167 73	196,446 32
Burglary .....	224,353 69	178,358 62	172,592 07
Sprinkler.....	92,000 48	81,214 76	72,618 08

SESSIONAL PAPER No. 8

## NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—MAJOR A. WHITE. | Secretary—J. CARROLL FRENCH.

Principal Office—42 Cedar Street, New York.

Head Office in Canada—Montreal. | Chief Agent in Canada—GUSTAVE FAUTEUX.

(Incorporated, March, 1891. Commenced business in Canada, January, 1900.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 200,000 00

## ASSETS IN CANADA,

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.	
City of Quebec bonds . . . . .	\$ 11,000 00	\$ 10,780 00	
City of Toronto " . . . . .	9,733 33	9,600 00	
Carried out at market value . . . . .			\$ 20,380 00
Deposit with Underwriters' Association . . . . .			100 00
Premiums due and uncollected . . . . .			3,113 36
Total assets in Canada . . . . .			\$ 23,593 36

## LIABILITIES IN CANADA.

Net amount of losses in Canada due and unpaid . . . . .	\$ 549 23
Reserve of unearned premiums for all outstanding risks in Canada. . . . .	18,110 54
Due and accrued for stationery and printing, \$2.75 ; expenses, \$19.50 . . . . .	22 25
Commission on unpaid premiums . . . . .	841 38
Unpaid return premiums . . . . .	402 65
Total liabilities in Canada . . . . .	\$ 19,926 05

## INCOME IN CANADA.

Gross cash received for premiums during the year . . . . .	\$ 18,125 56
Deduct reinsurance, rebate, abatement and return premiums, . . . . .	1,658 78
Net cash received for premiums . . . . .	\$ 16,466 78
Received for interest and dividends . . . . .	555 33
Total income in Canada, . . . . .	\$ 17,022 11

5-6 EDWARD VII., A. 1906

NEW YORK PLATE GLASS—*Continued.*

## EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$89.49).....	\$	89 49
Net amount paid for claims occurring during the year .....		7,351 09
Net amount paid for losses.....	\$	7,440 58
Total net amount paid during the year for plate glass losses.....	\$	7,440 58
Commission or brokerage.....		5,747 77
Taxes.....		614 47
All other payments, viz:—Postage, express and duty, \$87.92; Underwriters' Association, \$39.28; sundry expenses, \$34.90; advertising, \$8; stationery and printing, \$30.61; interest and exchange, \$6.75; suspense items, \$411.73 .....		619 19
Total expenditure in Canada.....	\$	14,422 01

## RISKS AND PREMIUMS.

<i>Plate Glass Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies in force at date of last statement .....	2,179	\$ 323,916	\$ 30,368 65
Taken during the year—new and renewed.....		196,731	20,097 02
Total .....		\$ 520,647	\$ 50,465 67
Deduct terminated.....		173,215	15,827 26
Gross and net in force Dec. 31, 1905.....	2,549	\$ 347,432	\$ 34,638 41
Total number of policies in force in Canada at date .....	2,549		
Total net amount in force.....			\$ 347,432 00
Total premiums thereon .....			34,638 41

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Net cash received for premiums .....	\$	454,429 95
Interest.....		23,938 78
Profit on sale or maturity of stocks and bonds.....		12,405 86
Total income during the year.....	\$	490,774 59

## EXPENDITURE DURING THE YEAR.

Net amount paid for plate glass losses .....	\$	157,165 38
Cash paid stockholders for interest or dividends .....		16,000 00
Commission or brokerage.....		159,830 30
Salaries, travelling and all other expenses of agents not paid by commission .....		5,363 36
Salaries, fees and all other compensation of officers and home office employees.....		42,962 66
Taxes, licenses and Insurance Department fees.....		12,527 96
Rent .....		5,279 08
All other expenditure.....		15,330 55
Total expenditure.....	\$	414,459 29

## SESSIONAL PAPER No. 8

NEW YORK PLATE GLASS—*Concluded.*

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$	610,045	61
Cash on hand and in banks.....		55,777	93
Total net ledger assets.....	\$	665,823	54

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....		41,954	39
Net premiums in course of collection.....		88,331	17
Gross assets.....	\$	796,109	10
Deduct assets not admitted.....		439	35
Total admitted assets.....	\$	795,669	75

## LIABILITIES.

Total amount of unpaid claims and expenses.....	\$	8,587	95
Total unearned premiums for plate glass risks.....		239,600	11
Dividends to stockholders not yet due.....		12,000	00
Commissions, brokerage and other charges due or to become due to agents.....		30,341	34
Total liabilities, except capital.....	\$	290,529	40
Capital paid up in cash.....		200,000	00
Surplus over all liabilities.....		305,140	35
Total liabilities.....	\$	795,669	75

## EXHIBIT OF PREMIUMS.

*For Plate Glass Risks.*

Premiums written or renewed during the year.....	\$	529,419	40
Premiums terminated during the year.....		520,864	85
Premiums in force at December 31, 1905.....		476,047	92



## SESSIONAL PAPER No. 8

OCEAN ACCIDENT AND GUARANTEE—*Continued.*LIABILITIES IN CANADA—*Concluded.*

Total net amount of unpaid claims (of which \$6,400 occurred in previous years).....	\$ 36,495 00
Reserve of unearned premiums for all outstanding accident and sickness risks in Canada.....	68,356 01
Reserve of unearned premiums for all outstanding employers' liability risks in Canada.....	25,234 71
Total amount of all liabilities in Canada.....	<u>\$ 130,085 72</u>

## INCOME IN CANADA.

*For Accident Risks in Canada :—*

Gross cash received for accident premiums.....	\$ 117,242 07
Deduct reinsurance, rebate, abatement and return premiums.....	3,437 48

Net cash received for accident premiums.....	\$ 113,804 59
--	---------------

*For Sickness Risks in Canada :—*

Gross cash received for sickness premiums.....	\$ 23,530 28
Deduct reinsurance, rebate, abatement and return premiums.....	567 08

Net cash received for sickness premiums.....	22,963 20
--	-----------

*For Employers' Liability Risks in Canada :—*

Gross cash received for premiums.....	\$ 59,297 56
Deduct reinsurance, &c.....	194 69

Net cash received for employers' liability premiums.....	59,102 87
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Total net cash received for premiums.....	\$ 195,870 66
Received for interest and dividends.....	6,264 64

Total income in Canada.....	<u>\$ 202,135 30</u>
-----------------------------	----------------------

## EXPENDITURE IN CANADA.

*For Accident Risks in Canada :—*

Amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at \$13,975).....	\$ 10,396 84
--	--------------

Amount paid for accident losses occurring during the year.....	\$ 37,608 04
Deduct reinsurances.....	542 06

Net amount paid during the year for said losses.....	\$ 37,065 98
--	--------------

Total net amount paid during the year for accident losses.....	<u>\$ 47,462 82</u>
--	---------------------

*For Sickness Risks in Canada :—*

Amount paid during the year for sickness losses occurring in previous years (which losses were estimated in the last statement at \$2,485).....	\$ 2,574 31
---	-------------

Amount paid for sickness losses occurring during the year.....	\$ 7,918 39
Deduct reinsurances.....	284 14

Net amount paid during the year for said losses.....	\$ 7,634 25
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Total net amount paid during the year for sickness losses.....	<u>\$ 10,208 56</u>
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5-6 EDWARD VII., A. 1906

OCEAN ACCIDENT AND GUARANTEE—*Continued.*EXPENDITURE—*Concluded.**For Employers' Liability Risks in Canada :—*

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$16,375) . . .	\$ 16,291 59
Amount paid for employers' liability claims occurring during the year. . .	11,620 39
Total net amount paid for employers' liability claims. . . . .	\$ 27,911 98
Total net amount paid during the year for accident and sickness and employers' liability losses in Canada. . . . .	\$ 85,583 36
Commission or brokerage. . . . .	49,827 91
Salaries, fees and all other charges of officials. . . . .	12,910 35
Taxes. . . . .	2,432 93
Miscellaneous payments :—Printing and stationery, \$1,006.12; advertis- ing, \$866.55; rent and light, \$1,121; office furniture and fittings, \$608.70; sundry expenses, \$165.87; travelling expenses, \$1,440.12; postage and exchange, \$590.21; auditors, \$1,524.94. . . . .	7,323 51
Total expenditure in Canada. . . . .	\$ 158,078 06

## RISKS AND PREMIUMS.

<i>Accident and Sickness Risks in Canada.</i>	Amount.	Premiums thereon.
Policies in force at date of last statement. . . . .	\$ 22,692,166	\$ 117,610 44
Taken during the year—new. . . . .	7,196,732	43,404 00
" " renewed. . . . .	16,563,666	89,773 82
Total. . . . .	\$ 46,452,564	\$ 250,788 26
Deduct terminated. . . . .	22,965,998	110,351 58
Gross in force at end of year. . . . .	\$ 23,486,566	\$ 140,436 68
Deduct reinsured. . . . .	621,000	3,724 66
Net in force at December 31, 1905. . . . .	\$ 22,865,566	\$ 136,712 02
<i>Employers' Liability Risks.</i>		
Gross policies in force at date of last statement. . . . .	\$ 4,121,500	\$ 40,956 82
Taken during the year—new. . . . .	2,547,000	41,089 48
" " renewed. . . . .	2,637,000	25,762 11
Total. . . . .	\$ 9,305,500	\$ 107,808 41
Deduct terminated. . . . .	4,248,500	57,465 15
Gross in force at end of year. . . . .	\$ 5,057,000	\$ 50,343 26
Deduct reinsured. . . . .	500	194 69
Net in force at December 31, 1905. . . . .	\$ 5,056,500	\$ 50,148 57

Total net amount in force. . . . .	\$ 27,922,066 00
Total premiums thereon. . . . .	186,860 59

## SESSIONAL PAPER No. 8

## OCEAN ACCIDENT AND GUARANTEE—Continued.

## GENERAL BUSINESS STATEMENT FOR YEAR ENDING DECEMBER 31, 1905.

## REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
To Balance of revenue account, December 31, 1904....	£63,075	3	6			
Deduct transfer to investment reserve and general contributory account.....	£45,000	0	0			
Balance of dividend for the year 1904, less tax .....	12,276	18	11			
	57,276	18	11			
Provision for liability on unexpired risks, brought forward from December 31, 1904 .....	5,798	4	7			
Premiums, &c., less reinsurance and bonus to assured .....	345,000	0	0			
Interest, dividends and rents, less provision for investments redeemable at par, and for depreciation of leaseholds.....	1,081,181	6	8			
Transfer fees .....	32,451	9	1			
	43	2	6			
	£1,464,474	2	10			
By Compensation paid and incidental expenses .....				£561,826	1	10
Deduct—Provision for claims outstanding, December 31, 1904 .....				356,000	0	0
				£205,826	1	10
Add—Provision for claims outstanding, December 31, 1905 .....				400,000	0	0
Printing and stationery, advertising, stamps, postages, travelling expenses, &c. ....						
Expenses of management, inclusive of salaries and rent at head office and branches, directors' remuneration and auditors' fee .....						
Commissions, including provision in respect of agents' balances .....						
Depreciation of furniture .....						
Balance carried down .....						
	£1,464,474	2	10			
				£350,500	0	0
				95,788	6	7
To Balance brought down .....				£446,288	6	7
				£446,288	6	7



OCEAN ACCIDENT AND GUARANTEE—*Concluded.*

Cr.

## BALANCE SHEET.

Dr.

£ s. d.

£ s. d.

To shareholders' capital :—

Authorized—  
200,000 shares of £5 each

1,000,000 0 0

Subscribed—

12,000 shares of £5 each (fully paid). . . . .

£ 60,000 0 0

112,308 shares of £5 each (£1 per share paid). . . . .

561,540 0 0

124,308

Less uncalled capital . . . . .

449,282 0 0

To Sundry accounts pending. . . . .

Unclaimed dividends. . . . .

Capital redemption fund. . . . .

General insurance fund, viz :—

Provision for claims outstanding . . . . .

Investment reserve and general contingency

account. . . . .

Provision for liability on unexpired risks. . . . .

£400,000 0 0

101,000 0 0

350,500 0 0

£851,500 0 0

300,500 0 0

£ 95,788 6 7

12,276 18 11

less tax . . . . .

83,511 7 8

£ 1,442,924 18 8

By Investments, viz :—  
British and colonial government and provincial securities . . . . .  
Foreign government securities . . . . .  
State and municipal bonds . . . . .  
Indian railway stock . . . . .  
British and colonial railway mortgage bonds, preference and ordinary stocks . . . . .  
American railway mortgage gold bonds . . . . .  
Foreign railway guaranteed and preference stocks . . . . .  
Miscellaneous debentures . . . . .  
Mortgages on freehold and leasehold properties and other securities . . . . .  
Freehold and leasehold premises (less depreciation). . . . .  
Furniture at head office and branches (less depreciation). . . . .  
By rents due from tenants and other balances . . . . .  
Balances at branches and agents' balances (less provision for commission, cancellments and non-renewals). . . . .  
Cash at bankers and in hand. . . . .  
Investments and cash in trustees' hands to meet capital redemption fund. . . . .

101,848 5 3

79,240 15 11

177,969 8 5

7,181 14 5

193,781 19 8

309,383 12 9

101,911 10 9

10,755 11 0

86,460 7 3

221,240 9 11

19,582 3 1

18,146 8 3

66,963 18 10

47,917 10 10

11,241 2 4

£1,452,924 18 8

## SESSIONAL PAPER No. 8

## THE OCEAN MARINE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman—A. H. CAMPBELL. | Secretary—A. PRICE.

Principal Office—London, England.

Chief Agents in Canada— | Head Office in Canada—Montreal.  
ROBT. HAMPSON & SON. |

(Organized, 1859. Incorporated, 1888. Commenced business in Canada, 1898.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	£ 1,000,000	\$ 4,866,666 67
Amount of capital paid up in cash.....	100,000	486,666 67

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz :—

	Par value.	Market value.
New South Wales Governmene 4 p. c. debentures....	\$ 121,666 67	\$ 124,100 00
Carried out at market value.....		\$ 124,100 00
Total assets in Canada.....		\$ 124,100 00

## LIABILITIES IN CANADA.

Total liabilities in Canada.....	Nil.
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## INCOME IN CANADA.

Total income in Canada.....	Nil.
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## EXPENDITURE IN CANADA.

Total expenditure in Canada.....	Nil.
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## SESSIONAL PAPER No. 8

OCEAN MARINE—*Concluded.*

## UNDERWRITING ACCOUNT.

	£	s.	d.	By net premiums for 1905, after deducting returns and reinsurances	£	s.	d.
To losses and averages, less salvages and recoveries under reinsurance.....					164,999	17	0
Directors' remuneration.....	£4,500	0	0				
Office salaries.....	9,020	0	0				
General office charges and expenses.....	2,102	7	9				
Subscription to Lloyd's, registers, &c.....	587	11	0				
Rates, taxes, &c.....	1,359	17	2				
Amount charged as rent for company's offices.....	1,500	0	0				
Retired officer's allowance.....	100	0	0				
	19,169	15	11				
Balance carried to balance sheet.....	70,771	0	9				
	£ 164,999	17	0		£ 164,999	17	0

THE ONTARIO ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—  
A. L. EASTMURE.  
Principal Office—Toronto.

Secretary—FRANCIS J. LIGHTBOURN.  
Chief Agent—ARTHUR L. EASTMURE.

(Incorporated July 22, 1895, by 58-59 Vic. cap. 83 ; amended in 1897 by 60-61 Vic., cap. 80. Commenced business in Canada, October 17, 1895.)

CAPITAL.

Amount of capital authorized.....	\$	500,000 00
Amount subscribed for.....		105,050 00
Amount paid up in cash.....		51,420 00
(For List of Shareholders, see Appendix.)		

ASSETS.

Bonds and debentures owned by the company, viz :—

		Par value.	Book value.
*City of Toronto	bonds.....	\$ 4,866 67	\$ 5,105 61
*City of Brantford	".....	5,000 00	5,100 00
*City of St. John, N.B. (school)	".....	5,000 00	5,112 50
*City of Woodstock, Ont.	".....	5,000 00	5,075 00
*Province of New Brunswick	".....	7,500 00	7,880 25
*Province of British Columbia	".....	5,000 00	5,250 00
*Province of Manitoba	".....	4,866 67	5,562 59
*Province of Prince Edward Island	".....	5,000 00	5,238 50
City of Winnipeg	".....	5,000 00	5,000 00
Total.....		\$ 47,233 34	\$ 49,324 45

Carried out at book value.....	\$	49,324 45
Cash in hand at head office.....		6,078 98

Cash in banks, viz :—

Merchants Bank of Canada, current account.....	\$	13,184 69
" " deposit receipt.....		2,500 00
" " savings account.....		2,545 83
Crown Bank.....		760 57
" deposit receipts.....		12,500 00
Central Canada Loan and Savings Company.....		3,062 32

Total.....		34,553 41
Interest accrued and unpaid.....		230 58
Bills receivable.....		833 14
Agents' balances.....		1,034 72
Net amount of outstanding and deferred premiums, viz : Accident, \$11,639.42 ; sickness, \$1,745.72 ; employers' liability, \$32,018.76 ; personal property, \$87.50.....		45,491 40

Total assets.....	\$	137,546 68
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\* In deposit with Receiver General.

## SESSIONAL PAPER No. 8

ONTARIO ACCIDENT—*Continued.*

## LIABILITIES.

Claims for accident losses, known or reported, proof not filed . . . . .	\$ 14,000 00	
Claims for sickness losses, known or reported, proof not filed . . . . .	3,500 00	
Claims for employers' liability losses, known or reported, proof not filed . . . . .	20,000 00	
Total unsettled claims . . . . .	\$ 37,500 00	
Deduct accident losses reinsured . . . . .	2,750 00	
Net amount of unpaid claims . . . . .	\$ 34,750 00	
Reserve of unearned premiums for all outstanding risks, viz:—		
Accident . . . . .	\$ 24,343 20	
Sickness . . . . .	11,252 24	
Personal property . . . . .	178 75	
Employers' liability . . . . .	55,524 38	
Total reserve . . . . .		91,298 61
All other claims against the company . . . . .		433 09
Total liabilities . . . . .	\$ 126,481 70	
Surplus on policyholders account . . . . .		11,064 98
Capital stock paid up, \$51,420.		

## INCOME.

<i>For Accident Risks:—</i>		
Gross cash received for accident premiums . . . . .	\$ 91,051 97	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	9,511 53	
Net cash received for said premiums . . . . .	\$ 81,540 44	
<i>For Employers' Liability Risks:—</i>		
Gross cash received for employers' liability premiums . . . . .	\$ 140,167 78	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	9,114 07	
Net cash received for said premiums . . . . .	\$ 131,053 71	
<i>For Sickness Risks:—</i>		
Gross cash received for sickness premiums . . . . .	\$ 28,279 81	
Deduct reinsurance rebate, abatement and return premiums . . . . .	440 63	
Net cash received for said premiums . . . . .	\$ 27,839 18	
<i>For Personal Property Risks:—</i>		
Net cash received for premiums . . . . .	\$ 270 00	
Total net cash received for premiums . . . . .	\$ 240,703 33	
Interest and dividends . . . . .		2,287 91
Total . . . . .	\$ 242,991 24	
Received for calls on capital . . . . .		1,350 00
Total income . . . . .	\$ 244,341 24	

## EXPENDITURE.

<i>For Accident Risks:—</i>		
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$13,000) . . . . .	\$ 13,350 00	
Amount paid for losses occurring during the year . . . . .	\$ 25,515 46	
Less reinsurances and salvage . . . . .	3,249 50	
Net amount paid for said losses . . . . .	\$ 22,265 96	
Total net amount paid during the year for accident losses . . . . .	\$ 35,615 96	

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ONTARIO ACCIDENT—*Continued.*EXPENDITURE—*Concluded.**For Employers' Liability Risks :—*

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$23,500).....	\$ 24,438 50
Amount paid for losses occurring during the year.....	\$ 46,182 26
Deduct reinsurance.....	Nil
Net amount paid for said losses.....	\$ 46,182 26
Total net amount paid for employers' liability claims.....	\$ 70,620 76

*For Sickness Risks :—*

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$1,500) \$	1,826 00
Amount paid for claims occurring during the year.....	\$ 7,227 35
Deduct reinsurance .....	Nil.
Net amount paid during the year for said claims.....	\$ 7,227 35
Total net amount paid during the year for sickness claims.....	\$ 9,053 35

Total net amount paid for all losses.....	\$ 115,290 07
Amount of dividends paid during the year at 7 per cent.....	3,239 95
Commission or brokerage.....	107,022 06
Auditors' and directors' fees.....	1,030 00
Taxes.....	2,072 81
Miscellaneous payments, viz :—Elevator inspection, \$443.50 ; printing, advertising, rent, &c, \$3,673.56 ; charter, \$252.15 ; other expenditures, \$185.96.....	4,555 17
Total expenditure.....	\$ 233,210 06

## CASH ACCOUNT.

1904.		1905.	
Dec. 31. To balance in hand and in banks at this date.....	\$ 34,066 76	Dec. 31. By expenditure as above.....	\$ 233,210 06
1905.		By investments.....	5,000 00
Dec. 31. To income as above.....	244,341 24	Balance in hand and in banks.....	40,632 39
To bills receivable .....	434 45		
	<u>\$ 278,842 45</u>		<u>\$ 278,842 45</u>

## SESSIONAL PAPER No. 8

ONTARIO ACCIDENT—*Concluded.*

## RISKS AND PREMIUMS.

<i>Accident Risks :—</i>	No.	Amount.	Premiums thereon.
Policies in force at date of last statement.....	4,372	\$ 9,502,150	\$ 42,765 82
Taken during the year—new and renewed....	5,661	11,970,483	88,142 63
Total.....	10,033	\$ 21,472,633	\$ 130,908 45
Deduct terminated.....	5,457	10,614,850	76,825 50
Gross in force at end of year.....	4,576	\$ 10,857,783	\$ 54,082 95
Deduct reinsured.....		1,872,600	5,396 54
Net in force at Dec. 31, 1905.....	4,576	\$ 8,985,183	\$ 48,686 41
<i>Employers' Liability Risks :—</i>			
Gross policies in force at date of last statement.....	936	\$ 6,112,750	\$ 91,337 12
Taken during the year—new and renewed....	1,315	7,613,000	152,634 79
Total.....	2,251	\$ 13,725,750	\$ 243,971 91
Deduct terminated.....	1,369	7,285,000	132,923 14
Gross and net in force at December 31, 1905..	882	\$ 6,440,750	\$ 111,048 77
<i>Sickness Risks :—</i>			
Policies in force at date of last statement.....	2,115	.....	\$ 22,779 83
Taken during year—new and renewed.....	2,613	.....	25,175 95
Total.....	4,728	.....	\$ 47,955 78
Deduct terminated....	2,556	.....	25,451 23
Net in force at December 31, 1905....	2,172	.....	\$ 22,504 55
<i>Personal Property Risks :—</i>			
Taken during year—new and renewed.....	8	\$ 20,000	\$ 357 50
Gross and net in force at December 31, 1905..	8	20,000	357 50



## THE RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Chairman of Board of Directors—	Chief Agent in Canada—FRANK. H. RUSSELL
Rt. Hon. EVELYN ASHLEY.	Principal Office—
Secretary—A. VIAN.	64 Cornhill, London, E.C., Eng.

Head Office in Canada—Toronto.

(Organized March, 1849. Licensed to do business in Canada, November 27, 1902.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for . . . . .	£1,000,000 stg.
Amount paid up in cash . . . . .	200,000 “

## ASSETS IN CANADA.

British $2\frac{1}{2}$ per cent consols in deposit with the Receiver General, par value, \$97,333.33 ; market value . . . . .	\$	86,495 80
Cash at head office in Canada . . . . .		99 71
Cash in Dominion Bank, Toronto . . . . .		868 00
	\$	87,463 51

## OTHER ASSETS.

Net amount of outstanding premiums in Canada, viz. :—

Accident . . . . .	\$	6,155 31
Guarantee . . . . .		243 94
Employers' liability . . . . .		357 91

Total outstanding premiums . . . . .		6,757 16
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Total assets in Canada . . . . .	\$	94,220 67
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## LIABILITIES IN CANADA.

Net amount of outstanding claims in Canada, viz. :—

Accident—claimed but not adjusted (since paid) . . . . .	\$	854 86
“ known or reported, proof not filed (\$394.68 since paid) . . . . .		999 68
Sickness—known or, reported, proof not filed (\$142.85 since paid) . . . . .		287 51

Total . . . . .	\$	2,142 05
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Reserve of unearned premiums in Canada, viz. :—

On accident business . . . . .	\$	16,877 90
On guarantee business . . . . .		865 33
On employers' liability business . . . . .		1,590 96

Total . . . . .		19,334 19
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Total liabilities in Canada . . . . .	\$	21,476 24
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## SESSIONAL PAPER No. 8

RAILWAY PASSENGERS—*Continued.*

## INCOME IN CANADA.

*For Guarantee Risks.*

Gross cash received for guarantee premiums.....	\$	1,684 28	
Deduct reinsurance, rebate, abatement and return premiums.....		197 18	
Net cash received for guarantee premiums.....	\$		1,487 10

*For Accident Risks.*

Gross cash received for accident premiums.....	\$	38,255 26	
Deduct reinsurance, rebate, abatement and return premiums.....		7,955 05	
Net cash received for accident premiums.....			30,300 21

*For Employers' Liability Risks.*

Gross cash received for premiums.....	\$	3,415 36	
Deduct reinsurance, rebate and return premiums.....		320 00	
Net cash received for employers' liability premiums.....			3,085 36

Total income in Canada.....	\$		34,872 67
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## EXPENDITURE IN CANADA.

*For Accident Risks.*

Net amount paid during the year for accident claims occurring in previous years (which claims were estimated in the last statement at \$247.50) .....	\$	247 50	
Amount paid for claims occurring during the year .....		5,945 82	
Total amount paid during the year for accident claims .....	\$	6,193 32	

*For Sickness Risks.*

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$115).....	\$	115 00	
Amount paid for claims occurring during the year.....		2,171 19	
Total amount paid during the year for sickness claims.....	\$	2,286 19	

*For Employers' Liability Risks.*

Amount paid for employers' liability losses occurring during the year....	\$	75 43	
Total net amount paid during the year for losses.....	\$		8,554 94
Paid for commission or brokerage .....			9,370 02
Paid for salaries, fees and organizing expenses.....			7,941 72
Paid for taxes.....			462 12
All other expenditure .....			1,945 56
Total expenditure in Canada .....	\$		28,274 36

RAILWAY PASSENGERS—*Continued.*

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of year....	1,357	\$ 3,630,350	\$ 21,648 09
Policies taken during the year, new.....	1,213	2,777,300	20,404 50
" " renewed.....	1,302	2,906,000	20,345 93
Total .....	3,872	\$ 9,313,650	\$ 62,398 52
Deduct terminated.....	1,913	4,049,850	28,642 71
Net in force at Dec. 31, 1905.....	1,959	\$ 5,263,800	\$ 33,755 81
<i>Guarantee Risks.</i>			
Gross policies in force at beginning of year....	91	\$ 220,100	\$ 1,101 89
Policies taken during the year, new.....	58	156,265	825 95
" " renewed.....	58	89,700	937 29
Total.....	207	\$ 466,065	\$ 2,865 13
Deduct terminated.....	79	118,100	1,134 47
Net in force at Dec. 31, 1905.....	128	\$ 347,965	\$ 1,730 66
<i>Employers' Liability Risks.</i>			
Gross policies in force at beginning of year.....	10	\$ 100,000	\$ 1,925 00
Policies taken during the year, new.....	17	170,000	1,749 42
" " renewed.....	3	30,000	1,483 85
Gross in force at Dec. 31, 1905.....	30	\$ 300,000	\$ 5,158 27
Deduct terminated.....	6	60,000	1,976 35
Net in force at Dec. 31, 1905....	24	\$ 240,000	\$ 3,181 92

## SESSIONAL PAPER No. 8

## RAILWAY PASSENGERS—Concluded.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

REVENUE ACCOUNT.			
INCOME.		EXPENDITURE.	
	£	s. d.	Dec., 1904. £ s. d.
Balance from last year ..	187,886	16 8	157,961 1 6
Less div. and bonus, March, 1904.....	£30,000		36,965 7 2
Less amount transferred to reserve fund	5,000	0 0	40,898 10 10
			152,886 16 8
Premiums.....	323,815	13 7	
Less bonus reduction to policy-holders and rebates.	15,737	17 6	
			3,000 0 0
Interest on investments.....			4,000 0 0
			15,000 0 0
			187,886 16 8
			45,524 17 4
			3,000 0 0
			4,000 0 0
			15,000 0 0
			195,865 14 3
			£ 477,566 4 2

[illegible]

## THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1904.

## ACCIDENT DEPARTMENT.

*(For Assets, see Life Statement.)*

## LIABILITIES.

Unearned premiums.....	\$	69 49
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## INCOME.

Gross cash received for accident premiums on combined policies.....	\$	115 82
Net cash premium income.....	\$	115 82

## DISBURSEMENTS.

Claims paid during the year.....	\$	8 75
Expenses.....		14 47
Total accident disbursements.....	\$	23 22

## MISCELLANEOUS.

Number of policies in force at the end of the year (combined).....	26
Amount payable at death.....	\$ 8,000 00
Annual premiums on amount in force.....	138 32

## THE TRAVELERS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

*(For Assets, see Life Statement.)*

## LIABILITIES IN CANADA.

Total net amount reserved for unpaid employers' liability claims in Canada.....	\$	13,107 18
Amount of reserve on all outstanding accident risks in Canada.....		42,256 46
Amount of reserve on all outstanding employers' liability risks in Canada.....		5,393 23
Special reserve on ten premium accident policies .....		30,666 00
Total liabilities in Canada .....	\$	91,422 87

## INCOME IN CANADA.

*For Accident Risks.*

Gross cash received for accident premiums.....	\$	112,185 32
Deduct return premiums.....		1,591 16
Net cash received for accident premiums during the year ..	\$	110,594 16

*For Employers' liability Risks.*

Gross cash received for employers' liability premiums.....	\$	13,293 62
Deduct return premiums.....		294 99
Net cash received for employers' liability premiums during the year...		13,088 63
Received for interest and dividends in Canada.....		20 00

Total net income.....	\$	123,702 79
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## EXPENDITURE IN CANADA.

*For Accident Risks.*

Net amount paid during the year for claims occurring during the year (which claims were estimated in the last statement at \$6,173.13)....	\$	277 50
Amount paid for claims occurring during the year.....		35,248 25
Total net amount paid during the year for accident claims ..	\$	35,525 75

*For Employers' Liability Risks.*

Total net amount paid during the year for employers' liability claims..		4,054 84
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Total amount paid for claims in Canada.....	\$	39,580 59
Paid for commissions.....		30,380 46
Paid for salaries, &c.....		10,273 62
Paid for taxes in Canada.....		1,969 21
Miscellaneous expenses, viz :—Legal expenses, \$492.11; exchange, \$201.25; postage, \$1,488.47; first surgical aid, \$191.25; adjust- ing, \$276.25; rent, \$4,287.54; sundries, \$1,753.26.....		8,690 13

Total expenditure in Canada.....	\$	90,894 01
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TRAVELERS—*Continued.*

## RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	5,262	\$ 16,295,701	\$ 91,847 20
Taken during the year, new and renewed..	14,639	24,302,410	111,432 97
Total.....	19,961	\$ 40,598,111	\$ 203,280 17
Deduct terminated.....	14,634	21,436,442	118,767 25
Total accident policies in force Dec. 31, 1905.	5,327	\$ 19,071,669	\$ 84,512 92

  

<i>Employers' Liability Risks.</i>	No.	Amount.	Premiums thereon.
Policies in force at date of last statement.....	47	\$ 560,000	\$ 9,405 37
Taken during the year—new and renewed.....	151	1,510,000	13,293 62
Total.....	198	\$ 2,070,000	\$ 22,698 99
Deduct terminated.....	91	1,000,000	11,912 54
Gross in force at Dec. 31, 1905....	107	\$ 1,070,000	\$ 10,786 45

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

*(Accident Department.)*

## INCOME DURING THE YEAR.

Total premium income.....	\$ 6,353,623 74
Cash received for interest.....	394,992 55
Profit on sale or maturity of ledger assets.....	59,595 27
Total income.....	\$ 6,808,211 56

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for accident, employers' liability and health losses...	\$ 2,245,486 69
Expenses of claim adjustments.....	498,290 27
Paid stockholders for interest and dividends.....	250,000 00
Commission to agents.....	1,682,671 72
Salaries, travelling and other expenses of agents not paid by commissions.....	378,685 75
Medical examiners' fees and salaries.....	27,525 15
Salaries of officers and office employees.....	215,803 15
Inspections.....	56,626 29
Taxes, licenses and Insurance Department fees.....	175,078 80
Rent.....	77,816 80
All other expenditure.....	284,578 19
Total disbursements .....	\$ 5,892,562 81

## LEDGER ASSETS.

Book value of bonds and stocks owned.....	\$ 8,746,233 62
Cash on hand and in banks .....	527,212 08
Agents' debit balances.....	42,384 07
Bills receivable.....	8,876 48
Total ledger assets.....	\$ 9,324,706 25

SESSIONAL PAPER No. 8

TRAVELERS—*Concluded.*

## NON-LEDGER ASSETS.

Accrued interest.....	\$	151,676	23
Market value of bonds and stocks over book value .....		490,442	69
Total .....	\$	9,966,825	17
Deduct assets not admitted.....		51,260	55
Total admitted assets. ....	\$	9,915,564	62

## LIABILITIES.

Total unearned premiums, accident, employers' liability and health...	\$	2,859,358	22
Special reserve for unpaid liability losses.....		2,508,720	31
Total unpaid policy claims except liability claims .....		150,950	00
Due on account of salaries, rent and office expenses.....		85,000	00
Additional reserve, liability department.....		100,000	00
Reserve for unreported indemnity claims .....		64,647	61
Total liabilities not including capital stock.....	\$	5,768,676	14
Joint stock capital paid up in cash.....		1,000,000	00
Surplus over all liabilities ...		3,146,888	48
Total liabilities.....	\$	9,915,564	62

## EXHIBIT OF PREMIUMS.

*Accident.*

Premiums on policies written or renewed during the year.....	\$	2,846,123	09
Premiums on policies terminated .....		2,708,806	28
Net premiums in force at December 31, 1905 .....		2,005,590	20

*Employers' Liability.*

Premiums on policies written or renewed during the year.....	\$	3,587,181	45
Premiums on policies terminated .....		3,194,297	04
Net premiums in force at December 31, 1905.....		2,489,196	72

*Health.*

Premiums on policies written or renewed during the year....	\$	286,428	60
Premiums on policies terminated.....		270,366	64
Net premiums in force at December 31, 1905.....		241,842	85



5-6 EDWARD VII., A. 1906

## THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOHN R. BLAND. | Secretary—GEORGE R. CALLIS.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada— | Head Office in Canada—Toronto.  
ARTHUR E. KIRKPATRICK.

(Incorporated, March 19, 1896. Commenced business in Canada, March 12, 1903.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,500,000 00
Amount subscribed for and paid up in cash.....	<u>1,700,000 00</u>

## ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz :—

	Par.	Market.	Book.
City of Montreal $3\frac{1}{2}$ p.c. bonds.....\$	30,000 00	\$ 29,700 00	\$ 30,020 00
" Quebec $3\frac{1}{2}$ " .....	25,000 00	23,125 00	25,000 00
" Ottawa $3\frac{1}{2}$ " .....	40,000 00	38,600 00	40,000 00
	<u>\$ 95,000 00</u>	<u>\$ 91,425 00</u>	<u>\$ 95,020 00</u>

Special deposit with Quebec Government, viz :—

Province of Quebec 3 p.c. inscribed stock.....	20,000 00	18,500 00	18,500 00
Total par, market and book values....\$	<u>115,000 00</u>	<u>\$ 109,925 00</u>	<u>\$ 113,520 00</u>

Total carried out at book value.....	\$ 113,520 00
Special cash deposit with New Brunswick Government.....	10,000 00
Cash at head office .....	64 58
Cash in Dominion Bank, Toronto.....	318 87
Interest due, \$437.50 ; and accrued, \$725. ....	1,162 50
Net amount of outstanding premiums, viz :—	
Guarantee.....\$	2,687 64
Contract.....	<u>3,193 75</u>
	<u>5,881 39</u>

Total assets in Canada .....	<u>\$ 130,947 34</u>
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## LIABILITIES IN CANADA.

Reserve of unearned premiums for outstanding risks in Canada, viz :—

Guarantee.....\$	8,162 24
Contract.....	<u>8,633 69</u>

Total reserve of unearned premiums carried out.....\$	16,795 93
Due and accrued for salaries, rent, advertising, &c.....	<u>379 00</u>

Total amount of all liabilities in Canada.....	<u>\$ 17,174 93</u>
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## SESSIONAL PAPER No. 8

UNITED STATES FIDELITY AND GUARANTY—*Continued.*

## INCOME IN CANADA.

*For Guarantee Risks in Canada.—*

Gross cash received for premiums.....	\$ 15,195 44	
Deduct reinsurance, return premiums, &c.....	1,159 43	
Net cash received for guaranteed premiums. ....	\$	14,036 01

*For Contract Risks in Canada.—*

Gross cash received for premiums.....	\$ 11,127 30	
Deduct reinsurance, return premiums, &c.....	99 14	
Net cash received for contract premiums.....		11,028 16
Total net cash received for premiums.....	\$	25,064 17
Received for interest and dividends. ....		4,877 77
Total income in Canada. ....	\$	29,941 94

## EXPENDITURE IN CANADA.

*For Guarantee Risks in Canada.—*

Net amount paid during the year for claims occurring in previous years (which claims were estimated in the last statement at \$7,505.07)....	\$ 384 48	
Amount paid for claims occurring during the year.....	347 34	
Total net amount paid during the year for guarantee claims ....	\$	731 82

*For Contract Risks in Canada.—*

Amount paid for contract losses occurring during the year .....		1,000 00
Total amount paid for losses .....	\$	1,731 82
Deduct recoveries on guarantee claims.....		786 94
Net amount paid for guarantee and contract losses.....	\$	944 88
Commission or brokerage.....		5,094 07
Salaries, fees and all other charges of officials. ....		5,635 50
Paid for taxes.....		1,105 18
Miscellaneous payments, viz.:—Printing and stationery, \$191.75; duty, express and freight, \$95.36; postage, telegraph and telephone, \$767.65; rent, \$780; travelling expenses, \$986.80; advertising, \$970.27; law fees, \$30.25; sundries, \$307.66.....		4,129 74
Total expenditure.....	\$	16,909 37

## RISKS AND PREMIUMS.

<i>Guarantee Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement .....	952	\$ 3,251,934	\$ 11,077 13
Policies taken during the year—new.....	1,396	3,596,215	12,137 66
" " " renewed .....	281	1,527,290	4,331 46
Total.....	2,629	\$ 8,375,439	\$ 27,546 25
Deduct terminated.....	1,079	3,664,914	11,221 78
Net in force at December 31, 1905.....	1,550	\$ 4,710,525	\$ 16,324 47

5-6 EDWARD VII., A. 1906

UNITED STATES FIDELITY AND GUARANTY—*Continued.*RISKS AND PREMIUMS—*Concluded.**Contract Risks in Canada.*

Gross policies in force at date of last statement . . . . .	139	\$ 1,201,401	\$ 12,629 49
Policies taken during the year—new . . . . .	222	1,390,557	10,267 43
" " renewed . . . . .	16	420,427	3,932 12
Total . . . . .	377	\$ 3,012,385	\$ 26,829 04
Deduct terminated . . . . .	126	945,105	9,561 65
Net in force at December 31, 1905 . . . . .	251	\$ 2,067,280	\$ 17,267 39
Total net amount in force at December 31, 1905 . . . . .			\$ 6,777,805 00
Total premiums thereon . . . . .			33,591 86

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

## INCOME DURING THE YEAR.

Total net cash received for premiums . . . . .	\$ 2,230,881 15
Interest . . . . .	72,180 75
Rents . . . . .	1,055 10
Profit on sale or maturity of ledger assets . . . . .	343 75
All other income . . . . .	32,541 34
Total income during the year . . . . .	\$ 2,337,002 09

## EXPENDITURE DURING THE YEAR.

Net amount paid for losses . . . . .	\$ 983,427 81
Investigation and adjustment of claims . . . . .	69,149 71
Commission or brokerage, less amount received on return premiums and reinsurance . . . . .	521,435 45
Cash paid stockholders for interest or dividends . . . . .	59,500 00
Salaries, travelling and all other expenses of agents not paid by commissions . . . . .	201,238 60
Salaries of officers and home office employees . . . . .	165,976 01
Inspections other than medical . . . . .	5,215 04
Loss on sale or maturity of ledger assets . . . . .	7,130 16
Taxes, licenses and Insurance Department fees . . . . .	74,365 28
Rents . . . . .	31,306 34
All other expenditure . . . . .	151,405 95
Total expenditure during the year . . . . .	\$ 2,270,150 35

## LEDGER ASSETS.

Book value of real estate unencumbered . . . . .	\$ 486,332 96
Mortgage loans on real estate, first liens . . . . .	15,150 00
Loans secured by pledge of bonds, stocks or other collaterals . . . . .	57,292 50
Book value of bonds and stocks . . . . .	2,096,810 24
Cash on hand and in banks . . . . .	358,789 20
Advanced on account of contracts secured . . . . .	35,910 81
All other items . . . . .	58,962 38
Total ledger assets . . . . .	\$ 3,109,248 09

## SESSIONAL PAPER No. 8

UNITED STATES FIDELTY AND GUARANTY—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	28,710 89
Gross premiums in course of collection.....	433,933 64
Gross assets.....	\$ 3,571,892 62
Deduct assets not admitted.....	73,708 96
Total admitted assets.....	\$ 3,498,183 66

## LIABILITIES.

Total net amount of unpaid claims.....	\$ 298,797 86
Estimated expenses incident to the settlement of unpaid claims.....	13,600 00
Total unearned premiums.....	1,153,669 63
Commission, brokerage, &c . . . . .	92,013 70
Due on account of reinsurance.....	2,444 82
Total liabilities, excluding capital stock.....	\$ 1,560,526 01
Capital stock paid up in cash.....	1,700,000 00
Surplus beyond capital and other liabilities.....	237,657 65
Total liabilities.....	\$ 3,498,183 66

## EXHIBIT OF PREMIUMS.

*Fidelity and Surety Risks.*

Amount of premiums for policies written or renewed during the year..	\$ 2,253,847 20
Amount of premiums on terminations.....	2,142,087 07
Net premiums in force December 31, 1905.....	1,885,648 18



STATEMENTS  
OF  
INSURANCE COMPANIES  
WHICH DO  
LIFE, &c., INSURANCE BUSINESS ON THE ASSESSMENT PLAN

List of Companies by which the business of *Life Insurance on the Assessment Plan* was transacted in the Dominion under the Insurance Act during the year ending December 31, 1905 :—

The Grand Council of the Catholic Mutual Benefit Association of Canada.

The Commercial Travellers' Mutual Benefit Society.

The Canadian Order of the Woodmen of the World.

The Supreme Court of the Independent Order of Foresters.

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List of Companies by which the business of *Sickness and Disability Insurance on the Assessment Plan* was transacted in the Dominion during the year ending December 31, 1905 :—

The Grand Council of the Catholic Mutual Benefit Association of Canada.

The Canadian Order of the Woodmen of the World.

The Supreme Court of the Independent Order of Foresters.



# THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—

Hon. M. F. HACKETT.

Secretary and Chief Agent—

JOHN JOSEPH BEHAN.

Principal Office—Kingston, Ont.

(Organized, February 10, 1880 ; incorporated in Ontario, January 18, 1890 ; registered in Ontario, August 22, 1892 ; incorporated by an Act of the Parliament of the Dominion of Canada, 55 Vic., cap. 90, assented to April 1, 1893 ; amended, May 16, 1905. Registered in the Dominion, December 27, 1894.)

## ASSETS.

Cash in banks, including interest, viz. :—

Ontario Bank, Kingston, Ont. ....	\$ 32,074 94
Merchants Bank of Canada, Windsor, Ont. ....	16,134 93
Bank of British North America, Kingston, Ont. ....	41,470 00
Eastern Townships Bank, Rock Island, P.Q. ....	48,595 48
Bank of Nova Scotia, Halifax, N.S. ....	18,141 57
Merchants Bank of Canada, Kingston, Ont. ....	42,843 39
Merchants Bank, Windsor, Ont. ....	20,363 38

Total .....	219,623 69
Due from sick benefit fund .....	434 20
Total .....	\$ 220,057 89

## OTHER ASSETS.

Supplies and office furniture .....	1,992 32
Assessments due and uncollected on policies in force .....	\$ 20,695 71
Annual dues, &c., in process of collection. ....	4,463 72
Total outstanding .....	25,159 43
Total assets .....	\$ 247,209 64



5-6 EDWARD VII., A. 1906

CATHOLIC MUTUAL BENEFIT ASSOCIATION—*Continued.*

## LIABILITIES.

Claims for death losses unadjusted but not resisted, and adjusted but not due.....	\$	15,333	33
Total amount of unsettled claims.....	\$	15,333	33
Due on account of sundry accounts.....		1,068	48
Branch Indemnity Fund.....		751	62
Total.....	\$	17,153	43

## INCOME.

Gross amount paid by members to the Association or its agents, without deduction for commissions or other expenses, as follows:—

Membership fees	}		
Annual dues		\$	25,895 23
Medical examiners fees			
Assessments.....			336,601 05
Total paid by members.....	\$	362,496	28
Interest.....		6,032	71
Sick benefit fund fees.....		241	80
Total income.....	\$	368,770	79

## EXPENDITURE.

Cash paid for death losses (\$47,416.67 of which accrued in 1904)....	\$	298,274	51
Salaries and other expenses of officials and agents.....		6,220	62
Taxes, licenses, fees or fines.....		331	04
Miscellaneous payments:—Sick benefit Fund supplies \$676; organizers and canvassers, \$5,832.17; expenses of meetings of the Trustee Board, \$649.35; Official Journal, printing and supplies, \$3,485.44; premiums on guarantee bonds for officers, \$130; auditors, \$537.75; sundry expenditure \$6,111.64; medical fees, \$647.50; expenses of convention, \$937.90.....		19,007	75
Total expenditure.....	\$	323,833	92

## SYNOPSIS OF LEDGER ACCOUNTS.

Ledger assets, Dec. 31, 1904.....	\$	174,686	82
Cash income as above.....		368,770	79
Balance owing from Sick Benefit Fund.....		434	20
	\$	543,891	81
Expenditure as above.....		323,833	92
Net ledger assets as at Dec 31, 1905.....	\$	220,057	89

## SESSIONAL PAPER No. 8

CATHOLIC MUTUAL BENEFIT ASSOCIATION—*Concluded.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,323	
Amount of said claims.....		\$ 1,425,000 00
Number of policies become claims during the year.....	174	
Amount of said policies.....		265,500 00
Number of policies in force in Canada at date.....	19,750	
Net amount in force at December 31, 1905.....		<u>26,393,500 00</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at beginning of year.....	19,333	\$26,072,500 00
New policies issued.....	1,323	1,425,000 00
Total.....	20,656	<u>\$27,497,500 00</u>

## Deduct terminated :—

	No.	Amount.
By death.....	174	\$ 265,500
By surrender.....	62	71,000
By lapse.....	670	749,000
By decrease.....		18,500
Total terminated.....	906	<u>1,104,000 00</u>

Policies in force December 31, 1905.....	<u>19,750</u>	<u>\$26,393,500 00</u>
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## STATEMENT OF SICK BENEFIT FUND.

*(Included in above.)*

## ASSETS.

Supplies, per inventory.....	\$	165 71
Due by branches.....		79 40
Total.....	\$	<u>245 11</u>

## LIABILITIES.

Due to General Fund C.M.B.A. ....	\$	434 20
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## INCOME.

Received from branches.....	\$	<u>241 80</u>
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## EXPENDITURE.

Paid for supplies, Act of Incorporation, etc. ....	\$	<u>676 00</u>
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## THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

President—JOSEPH TAYLOR.

Secretary and Chief Agent—

MISS ETTA M. ROWLEY.

Principal Office—Young Street, Toronto.

(Organized 1881 : incorporated January 27, 1882, under the provisions of the Revised Statutes of Ontario, 1887, cap. 167. Commenced business in Canada, July, 1881.)

## ASSETS.

Amount secured by way of loans on real estate by bond or mortgage  
(first liens).....\$ 11,200 00

Debentures owned by the Society—

	Par value.	Value in account.
City of Vancouver debentures.....	\$ 10,000 00	\$ 10,974 27
Town of Bracebridge ".....	4,847 97	4,904 36
East Toronto ".....	6,192 11	6,198 75
Canada Permanent ".....	4,000 00	4,000 00
City of Hamilton ".....	3,000 00	3,000 00

Total par and account values.....	\$ 28,040 08	\$ 29,077 38
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Carried out at value in account.....	29,077 38
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Cash in Dominion Bank.....	17,917 34
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Office furniture.....	330 00
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Total.....	\$ 58,524 72
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## OTHER ASSETS.

Interest accrued.....	272 17
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Total assets.....	\$ 58,796 89
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## LIABILITIES.

Claims for death losses, unadjusted but not resisted.....	\$ 4,000 00
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Dues paid in advance.....	102 00
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Assessments paid in advance.....	436 35
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Total liabilities.....	\$ 4,538 35
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## SESSIONAL PAPER No. 8

COMMERCIAL TRAVELLERS—*Concluded.*

## INCOME.

Gross amount paid by members to the Society or its agents without deduction for commission or other expenses, as follows :—

Membership fees.....	\$	174 00
Annual dues.....		3,632 00
Assessments.....		30,190 88
Total paid by members.....	\$	33,996 88
Interest on debentures.....		2,329 21
Other interest on expense fund.....		48 90
Total income.....	\$	36,374 99

## EXPENDITURE.

Cash paid for death losses.....	\$	26,000 00
Taxes.....		115 31
Commissions, salaries and other expenses of officials.....		2,045 00
Miscellaneous payments :—Printing and stationery, \$335 ; postage \$380.82 ; advertising, \$69.50 ; petty expenses, \$214.03 ; rent, \$250 ; telephone, \$49.25 ; actuary's fee, \$50 ; auditors and scrutineers, \$125 ; travelling expenses, \$27.50 ; fire insurance, \$5 ; medical fees, \$11 ; office furniture, \$13.25.....		1,530 35
Total expenditure.....	\$	29,690 66

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of ledger assets at December 31, 1904.....	\$	51,840 39
Amount of income as above.....		36,374 99
Total.....	\$	88,215 38
Amount of expenditure as above.....		29,690 66
Balance, net ledger assets Dec. 31, 1905.....	\$	58,524 72

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.141		
Amount of new policies.....	\$	138,500 00
Number of policies become claims during the year.....30		
Amount of said claims.....		30,000 00
Number of policies in force in Canada at Dec. 31, 1905.....1,878		
Amount of said policies.....		1,876,000 00

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force at beginning of year.....	1,856	\$ 1,855,500 00
New policies issued.....	141	138,500 00
	1,997	\$ 1,994,000 00
	No.	Amount.
Policies terminated by death.....	30	\$ 30,000 00
" " lapse.....	89	88,000 00
Total terminated.....	119	118,000 00
Policies in force December 31, 1905..	1,878	\$ 1,876,000 00

## THE CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Head Consul Commander—	Head Clerk and Chief Agent—
C. C. HODGINS.	W. C. FITZGERALD.

Head Office—London, Ont.

(Incorporated, April 1, 1893, by 56 Vic., cap. 92 ; amended in 1903 by 3 Edward VII., cap. 206. Commenced business, July 6, 1893.)

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 54,881 67
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Bonds or debentures owned, viz.:—

	Par value.	Market value.
County of Middlesex 3½ p.c. debentures.....	\$ 40,906 75	\$ 41,006 00
Village of Watford debentures.....	2,290 39	2,290 39
Huron and Erie Loan and Savings Co.'s debentures.....	5,000 00	5,000 00
Parkhill debentures.....	5,199 00	5,391 41
Clinton ".....	26,168 79	26,168 79
Mount Carmel school debentures.....	2,500 00	2,636 75
Total par, market and cost values.....	\$ 82,064 93	\$ 82,493 34

Carried out at cost value .....	82,064 93
Cash at head office.....	2,580 56

Cash in banks, viz.:—

Standard Bank .....	\$ 7,481 74
Dominion Bank.....	5,418 37
Canadian Bank of Commerce.....	18,022 28
Total.....	\$ 30,922 39
Less Sick and Funeral Benefit Department balances.....	1,087 89
Balance in banks.....	29,834 50
Agents' ledger balances.....	266 96
All other ledger assets—office furniture.....	300 00
Total ledger assets.....	\$ 169,928 62

## OTHER ASSETS.

Market value of debentures over cost.....	428 41
Rents due.....	50 00
Assessments due and unpaid on membership in force.....	\$ 10,604 10
Annual dues in process of collection.....	1,911 41
Total due from members.....	12,515 51
Interest due and accrued.....	1,898 36
Total assets.....	\$ 184,820 90

## SESSIONAL PAPER No. 8

WOODMEN OF THE WORLD—*Continued.*

## LIABILITIES.

Claims for death losses unadjusted but not resisted.....	\$	13,500 00
Claims resisted but not in suit.....		3,000 00
Due on account of loans .. .. .		9,542 60
“        rent \$183.32 ; salaries, \$1,320.66.....		1,503 98
Total liabilities .. .. .	\$	27,546 58

## INCOME.

Gross amount paid by members to the Order or its agents, without deduction for commissions or other expenses, as follows :—

Membership fees .. .. .	\$	1,705 00
Annual dues .. .. .		17,405 06
Medical examiners' fees .. .. .		1,705 00
Assessments .. .. .		107,091 76
Total .. .. .	\$	127,906 82
Received for interest on debentures mortgages and bank deposits.....		4,253 30
Cash received from sundry sources .. .. .		2,871 01
“        for rents .. .. .		120 00
Total income during the year.....	\$	135,151 13

## EXPENDITURE.

Cash paid for death losses and monuments .. .. .	\$	69,159 55
Medical examiners' fees, whether paid direct by members or not.....		1,705 00
Commissions or fees retained by or paid to members.....		1,705 00
Commissions, salaries and other expenses of officials.....		6,729 63
Annual payments returned to members .. .. .		238 12
Licenses, taxes, fees or fines .. .. .		151 35
Miscellaneous expenditure, viz.:—Printing and supplies, \$933.15 ; organization, \$8,357.61 ; postage, &c., \$1,060 ; interest, \$170.35 ; guarantee bonds, \$303.45 ; Bell Telephone, \$48.50 ; miscellaneous, \$79.92 ; rent, \$158.30 ; ‘Canadian Woodman,’ \$1,239.45 ; expenses <i>re</i> Log Cabin, \$65 ; expenses <i>re</i> investigations, \$84.20 ; advertising, \$193.78 ; head camp expenses, \$2 ; special committees, \$147.30 ; telegraph account, \$24.44 ; fire insurance premium, \$10.78 ; solicitor's fees, \$83 ; disbursements <i>re</i> Ryckman and Woodmen, \$68.65 ; express charges, \$1.97 ; taxes, \$22.36 ; engrossing charters, \$4.80 ; customs duty, \$8.75 ; repairs to typewriter, \$10 .. .. .		13,377 76
Total expenditure .. .. .	\$	93,066 41

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1904. ....	\$	118,517 94
Income as above .. .. .		135,151 13
	\$	253,669 07
Expenditure as above .. .. .		93,066 41
Balance—net ledger assets, December 31, 1905.....	\$	160,602 66

5-6 EDWARD VII., A. 1906

WOODMEN OF THE WORLD—*Continued.*

## MISCELLANEOUS.

Number of new policies reported during the year as taken in	
Canada.....	1,705
Amount of said policies.....	\$ 1,556,000 00
Number of policies become claims in Canada during the year...	60
Amount of said claims (not including for monuments).....	70,000 00
Number of policies in force in Canada at date.....	10,438
Net amount in force, December 31, 1905 .....	<u>11,499,000 00</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
In force at beginning of year.....	9,819	\$ 10,969,000 00
New policies issued.....	1,705	1,556,000 00
Old policies revived.....	6	6,000 00
	<u>11,530</u>	<u>\$ 12,531,000 00</u>
Deduct terminated.....	1,092	1,032,000 00
	<u>10,438</u>	<u>\$ 11,499,000 00</u>

## DETAILS OF TERMINATIONS.

Terminated by death.....	60	\$ 70,000 00
"    surrender .....	4	7,000 00
"    lapse.....	973	913,000 00
Policies cancelled.....	2	1,000 00
"    withdrawn.....	53	41,000 00
	<u>1,092</u>	<u>\$ 1,032,000 00</u>

## SICKNESS DEPARTMENT.

## ASSETS.

Cash on hand at head office.....	\$ 1,087 89
Premiums uncollected.....	360 92
	<u>1,448 81</u>
Total assets sickness department .....	\$ 1,448 81

## LIABILITIES.

Total liabilities, sickness department.....	<u>\$ Nil</u>
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## INCOME.

Sick and funeral premiums received .....	\$ 2,715 76
"    dues .....	316 59
	<u>3,032 35</u>
Total receipts .....	<u>\$ 3,032 35</u>

## SESSIONAL PAPER No. 8

WOODMEN OF THE WORLD—*Concluded.*

## EXPENDITURE.

Paid for sickness claims during the year....	\$	1,079 14
Paid for returned premiums.....		5 73
Miscellaneous expenses (including \$939.82 returned to life insurance fund).....		1,953 50
Total expenditure...	\$	<u>3,038 37</u>
Number of insurers at beginning of year.....	504	
Number of new insurers during the year.....	304	
Total...	808	
Deduct terminated (including renewed) ..	197	
Net in force at 31st December, 1905.....	611	



SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

Supreme Chief Ranger— ORONHYATEKHA, M.D. Principal Office—Toronto.	Supreme Secretary— JOHN A. MCGILLIVRAY, K.C. Chief Agent—ORONHYATEKHA, M.D.
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(Incorporated by 52 Vic., cap. 104, assented to May 2, 1889 ; amended by 59 Vic., cap. 51, assented to April 23, 1896 ; amended in 1901 by 1 Edward VII., cap. 100, Licensed to transact business in Canada, May 1, 1896.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of Temple building (less amounts written off) .....	\$ 814,450 82
Value of real estate (on foreclosure) held by the company .....	110,708 37
Amount secured by way of loans on real estate, by bond or mortgage (first liens) .....	2,163,488 89

Stocks, bonds or debentures, viz :—

	Par value.	Book value.	Market value.
Canada 3½ p.c. stock in deposit with Receiver General, Ottawa. ....	\$ 100,000 00	\$ 100,000 00	\$ 100,000 00
Town of Uxbridge debentures. ....	9,000 00	9,016 88	9,218 98
"    Lucknow .....	5,000 00	5,062 50	5,202 30
"    Mattawa .....	2,084 98	2,084 98	2,128 71
Forest (A) .....	2,845 07	2,850 11	2,896 24
Forest (B) .....	814 33	815 74	828 97
Town of Essex .....	5,992 56	6,122 82	6,225 92
"    Watford .....	2,851 02	2,876 93	3,000 01
"    Simcoe .....	3,000 00	3,052 80	3,100 50
Village of Kingsville .....	687 00	688 61	691 17
Twn. of Sault Ste. Marie .....	6,000 00	6,058 37	6,247 16
"    Prince Albert .....	7,000 00	7,190 44	7,645 83
City of Vancouver .....	5,000 00	5,112 50	5,303 08
Ayr Township School .....	2,200 00	2,217 00	2,297 00
Town of Campbellford .....	16,097 74	16,376 58	16,658 85
"    Hagersville .....	2,084 53	2,088 74	2,135 81
"    Brampton .....	4,863 84	4,876 30	4,992 11
"    Toronto Junction debentures. ....	7,400 00	7,409 00	7,626 53
City of Charlottetown .....	25,000 00	25,085 67	24,939 14
	<u>\$ 207,921 07</u>	<u>\$ 208,976 97</u>	<u>\$ 209,538 31</u>

Stocks and bonds in deposit with various governments outside of Canada :

	Par value.	Book value.	Market value.
United States 4 p.c. bonds (Wisconsin) \$	50,000 00	\$ 56,758 36	\$ 52,306 85
West Australian 3½ p.c. stock (West Australia) .....	48,666 67	48,666 67	48,667 67
Victoria 3 p.c. stock (Victoria) .....	33,825 73	34,166 75	34,166 75
South Australia stock (South Australia)	24,333 33	24,333 33	24,333 33
Queensland govt. d-bentures (Queens- land) .....	48,666 67	48,765 00	48,765 00
Royal Mortgage Bank of Norway bonds (Norway) .....	40,109 90	36,720 67	40,109 90
Denmark govt. Real Estate bonds (Denmark) .....	38,505 50	36,601 00	38,505 50
	<u>\$ 284,107 80</u>	<u>\$ 286,011 78</u>	<u>\$ 286,854 00</u>

## SESSIONAL PAPER No. 8

INDEPENDENT ORDER OF FORESTERS—*Continued.*ASSETS AS PER LEDGER ACCOUNTS—*Concluded.*

## Other stocks, viz.:—

	Par value	Book value	Market value
1,636 shares Hamilton Cataract, Power, Light and Traction Co.			
5 p. c. preference stock.....	\$ 163,600 00	\$ 150,345 30	\$ 167,766 25
19,950 shares Union Trust Co. stock.....	2,495,000 00	2,744,500 00	2,744,500 00
Alexandria Palace Co.....	750 00	750 00	750 00
Total.....	<u>\$ 2,659,350 00</u>	<u>\$ 2,895,595 30</u>	<u>\$ 2,913,016 25</u>
Total par, cost and market values.....	<u>\$ 3,151,378 87</u>	<u>\$ 3,390,584 05</u>	<u>\$ 3,409,408 56</u>

Carried out at cost value.....	\$ 3,390,584 05
Assets of Provincial Trust Co., account value.....	20,212 74
Cash loan to government of New Brunswick.....	20,000 00
Letters of credit.....	7,482 33

## Cash in banks, viz.:—

National Bank, London, Eng.....	\$ 14,043 34
Standard Bank, Toronto.....	114,600 45
Bank of New South Wales, Brisbane, Australia.....	3,916 80
" " Sydney ".....	2,971 08
" " Adelaide ".....	5,112 96
" " Melbourne ".....	6,599 30
Western Australia Bank, Perth ".....	6,778 90
Central Bank, Christiania, Norway.....	16,366 03
Koskile Bank, Copenhagen.....	3,771 69
National Bank, Calcutta, India.....	2,153 42

176,313 97  
10,000 00

## Special deposits, Bank of Ottawa, Toronto, re deposit for France.....

## I. O. F. FUNDS INVESTED BY THE UNION TRUST COMPANY, VIZ :—

## Amount secured by way of Loans and Real Estate by bond or mortgage, first liens.....

2,242,335 96

	Account value
Bonds—Improved Realty Co., Limited.....	\$ 60,000 00
" Nanaimo Electric Light, Power and Heating Co., Limited.....	26 005 00
" Alexandria Palace Co., Limited.....	130,000 00
Stock—Union Bank of Canada.....	95,042 08

Total stocks and bonds..... 311,047 08

Total ledger assets..... \$ 9,266,630 21

## OTHER ASSETS.

Interest due.....	\$ 51,100 12
" accrued.....	46,186 91

Total carried out..... 97,287 03

Rents accrued.....	\$ 162 00
--------------------	-----------

Total carried out..... 162 00

## Office furniture at head and branch offices after deducting for depreciation.....

26,525 09

## Saleable supplies on hand.....

26,778 44

## Amount due from branches of the Order for supplies.....

1,121 28

## Due from subordinate courts for fees and assessments.....

6,030 16

## Fire insurance re investments.....

2,549 09

## Temporary payments re investments.....

955 83

Total assets..... \$ 9,428,039 13

5-6 EDWARD VII., A. 1906

INDEPENDENT ORDER OF FORESTERS—*Continued.*

## LIABILITIES.

## Claims for death losses :—

Due and unpaid .....	\$ 8,500 00
Unadjusted but not resisted .....	144,602 19
Reported after close of books .....	280,750 00
Resisted—in suit .....	25,348 15
" not in suit .....	13,000 00

Total claims for death losses .....\$ 472,200 34

## Claims for sick benefits :—

Due and unpaid .....	\$ 347 23
Unadjusted but not resisted .....	2,200 00
Reported after close of books (estimate) .....	32,000 00
Resisted—not in suit .....	1,365 52

Total claims for sickness benefits ..... 35,912 75

## Claims for funeral benefits :—

Due and unpaid .....	\$ 1,275 00
Resisted, in suit .....	50 00
" not in suit .....	50 00

Total claims for funeral benefits ..... 1,375 00

Claims for disability benefits unadjusted..... 84,885 32

Present value of unpaid instalments of old age annuities ..... 318,558 35

Due on account of expenses..... 3,650 36

Advance assessments .. 6,378 28

Present value of unpaid instalments of total and permanent disability claims ..... 5,983 70

Total liabilities (excluding reserves for unmatured benefits)\$ 928,944 10

## INCOME DURING THE YEAR.

*Mortuary Department.*

Extension of the Order tax.....	\$ 263,916 06
Certificate and membership fees.....	6,766 71
Change of beneficiary.....	2,894 35
Assessments—mortuary (less refunds).....	3,003,682 24

Total paid by members—Mortuary Department..... \$ 3,277,259 36

*Sick and Funeral Department.*

Cash received for enrolment and registration fees.....	\$ 8,344 23
Assessment (sick and funeral).....	254,664 50

Total paid by members (Sick and Funeral Department). 263,008 73

Total paid by members .....\$ 3,540,268 09

Cash received for interest ..... 308,884 90

Net rents *re* Temple (less expenses) ..... 4,275 44

Sundry refunds. .... 1,540 84

Supplies (net). .... 6,173 18

Total cash income .....\$ 3,861,142 45

## SESSIONAL PAPER No. 8

INDEPENDENT ORDER OF FORESTERS—*Continued.*

## EXPENDITURE DURING THE YEAR.

Cash paid during the year for death claims. ....	\$ 1,813,194 99
Cash paid for total and permanent disability claims .....	104,046 97
" old age annuities. ....	53,242 45
" expectation of life benefits. ....	7,950 00
" funeral claims. ....	13,665 77
" sickness claims. ....	199,133 96
Total paid to members. ....	\$ 2,191,234 14
Salaries of officers. ....	34,974 87
" office employees. ....	70,378 38
" organizers. ....	133,049 13
Organizing expenses. ....	122,136 07
Official organ. ....	21,691 43
State and government taxes. ....	1,520 32
Miscellaneous expenses, viz:—	
Furniture and furnishings, \$1,977.60; travelling and executive expenses, \$14,526.03; advertising and printing, \$13,016.85; rents, light and heat, home and branch offices, \$17,495.09; legal expenses, \$4,823.05; postage, telegrams, express, &c., \$8,080.72; medical examinations, foreign, \$849.38; fraternal congress, \$2,226.45; bonds, \$387.98; investigating claims, \$16,477.03; general expenses, \$15,923.43; office expenses, stationery, &c., \$9,078.11; accident insurance, \$905.63; fire insurance <i>re</i> loans, \$760.89; fire insurance, \$83.72; Supreme Court expenses, \$39,767.12; temporary advances to High Court of New York & Forester Land Corporation, \$343.55..	146,722 63
Total expenditure during the year. ....	\$ 2,721,106 97

## MISCELLANEOUS (MORTUARY DEPARTMENT).

Number of new policies reported during the year as taken	29,091
Amount of said policies. ....	\$ 23,361,750 00
Number of policies become claims during the year. ....	1,656
Amount of said claims. ....	2,047,537 99
Number of policies in force at date. ....	233,293
Amount of policies in force December 31, 1905. ....	248,801,000 00

## Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death. ....	1,654	\$ 1,882,298 57
2. By lapse. ....	20,018	15,623,962 01
3. By maturity (expectation of life). ....	2	7,950 00
4. By old age annuities. ....		53,242 45
5. By total and permanent disability. ....		104,046 97
6. By change and decrease. ....		142,750 00
	21,674	\$ 17,814,250 00

Policies in force at begining of year. ....	225,876	\$242,896,000 00
Policies issued during the year. ....	29,091	23,361,750 00
Policies changed and increased. ....		357,500 00
Policies terminated as above. ....	21,674	17,814,250 00
Policies in force at date of statement. ....	233,293	248,801,000 00
(Including 869 expectation of life policies for \$1,266,500)..		

5-6 EDWARD VII., A. 1906

INDEPENDENT ORDER OF FORESTERS—*Continued.*

## SICK AND FUNERAL DEPARTMENT.

Amount of claims arising during the year (sickness).....	\$	203,025	39
“ “ “ (funeral).....		14,315	77
Number of new insurers during the year.....		4,542	
Number of insured in sickness dept. at December 31, 1905 ...		44,995	

## BUSINESS DONE OUTSIDE OF CANADA.

*(Included in above Statement.)*

## ASSETS OUTSIDE OF CANADA.

Value in account of stocks, bonds or debentures.....	\$	286,011	78
Cash in banks.....		61,713	52
Interest accrued..		4,197	65
Total assets outside of Canada.....	\$	351,922	95

## LIABILITIES OUTSIDE OF CANADA.

## Claims for death losses :—

Due and unpaid.....	\$	7,500	00
Unadjusted but not resisted .....		77,747	60
Reported after close of books.....		165,750	00
Resisted—in suit.....		19,348	15
Resisted—not in suit.....		10,000	00

Total unpaid claims for death losses.....	\$	280,345	75
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## Claims for sickness benefits :—

Due and unpaid .....	\$	169	32
Unadjusted but not resisted. ....		640	00
Reported after close of books (estimate).....		10,000	00
Resisted—not in suit.....		498	82

Total unpaid claims for sickness benefits .....		11,308	14
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Claims for funeral benefits due and unpaid.....		400	00
Claims for funeral benefits resisted—in suit.....		50	00
Claims for disability benefits reported.....		50,135	32
Present value of unpaid instalments of old age annuities .....		43,484	85
Advance payments.....		4,591	12
Present value unpaid instalments total permanent disability claims...		1,816	90

Total liabilities outside of Canada (excluding reserves for unmatu- red benefits).....	\$	392,132	08
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## PAYMENTS BY MEMBERS (OUTSIDE OF CANADA).

*Mortuary Department.*

Cash received for membership and certificate fees.....	\$	3,676	29
“ extension of the order tax.....		159,643	35
“ change of beneficiary.....		1,947	19
“ assessments (mortuary) less refunds.....		1,881,743	38
Total paid by members, mortuary department.....	\$	2,047,010	21

## SESSIONAL PAPER No. 8

INDEPENDENT ORDER OF FORESTERS—*Continued.**Sick and Funeral Department.*

Cash received for enrolment and certificate fees. ....	\$	1,725	23
“ assessments (S. and F. dept.)....		68,118	29
Total paid by members, sick and funeral department....	\$	69,844	52
Total paid by members outside of Canada .....	\$	2,116,854	73

## PAYMENTS TO MEMBERS (OUTSIDE OF CANADA).

Cash paid for death claims....	\$	1,066,482	10
“ disability benefits....		64,615	30
“ old age annuities....		6,100	00
“ sick benefit claims ....		50,972	48
“ funeral claims.....		3,447	10
“ expectation of life benefits.....		1,640	15
Total paid to members outside of Canada. ....	\$	1,193,257	13

## MISCELLANEOUS.

Number of new policies reported during the year as taken outside of Canada.....	19,708		
Amount of said policies .....		\$	15,645,700 00
Number of policies become claims during the year outside of Canada. ....	1,003		
Amount of said claims.....			1,185,762 31
Number of policies in force outside of Canada, December 31, 1905.....	142,572		
Amount of said policies.....			151,683,250 00

## SICK AND FUNERAL DEPARTMENT.

Amount of claims occurring during the year outside of Canada (sickness).....	\$	50,972	62
Amount of claims occurring during the year outside of Canada (funeral).....		3,547	10
Number of new insurers during the year outside of Canada.....		976	
Number of insured in sickness department at December 31, 1905, outside of Canada.....		11,173	

## SUMMARY OF ACCOUNTS I. O. F., 1905.

## I.—MORTUARY ACCOUNT.

Balance of funds, January 1, 1905 .....	\$	8,315,662	47
Assessments .....		3,003,682	24
Interest and rents.....		312,187	43
Sundry refunds.....		779	95
	\$	11,632,312	09

5-6 EDWARD VII., A. 1906

INDEPENDENT ORDER OF FORESTERS—*Continued.*I.—MORTUARY ACCOUNT—*Concluded.*

Paid for claims . . . . .	\$	1,978,434	41
5 per cent deductions from assessments . . . . .		150,396	03
Investigating of claims, expenses, &c. . . . .		16,477	03
Accident insurance, protection mortuary members . . . . .		905	63
	\$	2,146,213	10
Balance of funds, December 31, 1905 . . . . .	\$	9,486,098	99

## II.—SICK AND FUNERAL ACCOUNT.

Balance of funds at January 1, 1905 . . . . .	\$	218,514	56
Assessments . . . . .		254,664	50
Registration and enrolment fees . . . . .		8,344	23
Interest . . . . .		972	91
	\$	482,496	20
Paid for sick and funeral claims . . . . .	\$	212,799	73
Proportion of expenses for management . . . . .		45,238	72
Transferred to general account . . . . .		972	91
	\$	259,011	36
Balance of funds, December 31, 1905 . . . . .	\$	223,484	84

## III.—GENERAL ACCOUNT.

Receipts 1905:—Sundry fees . . . . .	\$	9,661	06
Extension of the Order tax . . . . .		263,916	06
Supplies sold . . . . .		6,173	18
From mortuary assessments . . . . .		150,396	03
From sick and general assessments . . . . .		972	91
Total receipts for year . . . . .	\$	431,119	24
Total net general management expenses of Order for year (mortuary) . . . . .		466,490	56
Excess of expenses over receipts for year . . . . .	\$	35,371	32
Deficit at December 31, 1904 . . . . .		407,582	30
Total deficit December 31, 1905 . . . . .	\$	442,953	62
1. Mortuary Fund, December 31, 1905 . . . . .	\$	9,486,098	99
2. Sick and Funeral Fund, December 31, 1905 . . . . .		223,484	84
	\$	9,709,583	83
3. Deficit—General Account . . . . .		442,953	62
Balance, net ledger assets (as above) . . . . .	\$	9,266,630	21

SESSIONAL PAPER No. 8

INDEPENDENT ORDER OF FORESTERS—*Concluded.*

## SUMMARY OF EXPENSES.

Mortuary . . . . .	\$	466,490	56
Expenses investigating claims, &c. . . . .		16,477	03
Sick and Funeral . . . . .		45,238	72
Accident insurance . . . . .		905	63
Temporary loans . . . . .		760	89
Total expenses (as above) . . . . .	\$	529,872	83





APPENDIX A

GENERAL STATEMENTS OF BRITISH COMPANIES

FOR

YEAR ENDING DECEMBER 31, 1905.

*(Received too late for publication with the Statements of their Canadian Business.)*



## THE GUARDIAN ASSURANCE COMPANY.

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GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.

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*(For Statement of Canadian Business, see page 53.)*

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## FIRE DEPARTMENT.

The Fire premiums, after deducting re-insurances, amounted to £501,871 13s. 1d., and the losses, after making the same deduction to £247,363 3s. 11d., being 49·29 per cent of the premiums.

The expenses and commission together amounted to £178,780 1s. 0d., being 35·62 per cent of the premiums.

After providing for losses, expenses, bad debts, income tax on profits and for the additional premium reserve (£8,500) required by the increase in premiums during the year, there was a profit on the trading account of £65,411 4s. 8d. Adding to this the interest on the reserve funds, which amounts to £25,858 13s. 11d., there results a profit of £91,269 18s. 7d. Out of this sum the directors have increased the general reserve fund by £39,712 7s. 1d., leaving a balance of £51,557 11s. 6d. to be transferred to profit and loss. The premium reserve fund now amounts to £222,150 and the general reserve fund to £460,000, making the total fund in this department £682,150.

*Conflagration at San Francisco.*

It will be satisfactory to the proprietors to know that the company, having withdrawn from business in the United States some years ago, does not sustain any loss by this conflagration.

## GUARDIAN ASSURANCE—Continued.

## FIRE INSURANCE REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.	1905.		£	s.	d.
Amount of fire insurance fund at the beginning of the year, viz.:							Losses after deduction of reinsurance.		247,363	3	11
Premium reserve due to policies unexpired on December 31, 1904	213,650	0	0				Expenses of management		117,334	8	10
General reserve fund	420,287	12	11				Commission		61,445	12	2
							Agents' bad debts written off		80	12	2
Premiums received, after deduction of reinsurance premiums	633,937	12	11				Income tax on profits		1,736	11	4
Interest and dividends (less income tax)	501,871	13	1				Transfer to profit and loss account		51,557	11	6
	25,858	13	11				Amount of fire insurance fund at the end of the year, viz.:				
							Premium reserve due to policies unexpired on December 31, 1905		632,150	0	0
							General reserve fund				
									£1,161,607	19	11

## PROFIT AND LOSS ACCOUNT.

## (Proprietors' Revenue Account.)

	£	s.	d.	1905.		£	s.	d.
Balance brought forward	129,520	4	10	Interim dividend to proprietors paid in January, 1905		40,000	0	0
Transfer from life fund, being share of profits of quinquennium ended December 31, 1904	70,000	0	0	Dividend to proprietors paid in July, 1905		50,000	0	0
Interest and dividends (less income tax) on proprietors' capital	199,520	4	10	Expenses of management		90,000	0	0
Transfer fees	42,630	10	2	Balance carried forward arising on this account		1,000	0	0
Transfer from fire revenue account, as above	110	5	0	And balance of life profit		56,000	0	0
	51,557	11	6			292,218	11	6
						£ 293,218	11	6

## SESSIONAL PAPER No. 8

## GUARDIAN ASSURANCE—Concluded.

## BALANCE SHEET—FIRE DEPARTMENT.

## LIABILITIES

Fire insurance fund at the end of the year, as per fire insurance revenue account....	£	s.	d.
Losses outstanding	682,150	0	0
Balances due to reinsuring companies	15,272	6	1
Expenses of management due	55,574	13	5
Bills payable	3,812	7	9
Interest prepaid	1,420	0	0
Profit and loss: Balance due to proprietors	627	3	0
	51,357	11	6

## ASSETS.

Mortgages on property in Cape Colony.....	£	s.	d.
Investments:—	39,950	0	0
British government securities	64,298	4	2
Corporation stocks and bonds (United Kingdom).....	2,548	0	0
Indian and colonial government securities.....	72,970	10	4
Colonial corporation securities.....	71,221	15	9
Foreign government securities.....	10,068	14	3
Foreign corporation securities.....	4,889	4	3
Foreign government and other securities, deposits for license to transact fire insurance.....	83,657	0	0
Railway and other debentures and debenture stocks.....	170,384	16	8
Railway and other preference stocks (British).....	7,766	11	3
Indian railway stocks (guaranteed by Indian government).....	40,657	17	1
Salvage corps (share of houses).....	5,304	19	6
House property (leasehold).....	292	14	9
Office furniture.....	851	1	7
Outstanding premiums.....	7,413	0	1
Balances due from agents.....	94,647	7	1
Balances due from reinsuring companies.....	7,067	14	3
Outstanding interest:—Accrued, but not payable	8,499	3	2
Fixed deposits at bankers.....	£37,000	0	0
Cash—On deposit.....	22,500	0	0
In hand and on current account.....	52,035	10	0
Bills receivable—Agents' remittances, &c.....	111,535	10	0
	6,389	17	7
	£810,414	1	9

THE NORWICH UNION FIRE INSURANCE SOCIETY.  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905.  
(For statement of Canadian Business, see page 106.)

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Premiums.....	1,169,568	7	1	Losses by fire.....	575,288	17	9
Interest.....	44,552	4	1	Commission.....	228,960	6	10
Transfer fees.....	35	5	0	Expenses of management, &c.....	£ 156,962	10	2
				Colonial and foreign taxes.....	21,974	2	4
				Balance.....	178,036	12	6
					231,669	19	1
					£1,213,955	16	2

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance disposable, 1904.....	330,606	0	6	Dividends and bonus to proprietors.....	55,000	0	0
Reserve on current policies, 1904.....	391,424	5	9	Income tax.....	6,126	6	1
Balance of revenue account.....	231,669	19	1	Clerks' superannuation and benefit fund.....	1,219	10	7
				Reserve on current policies, 1905.....	389,886	2	4
				Decreased value of investments, less profit on sale and maturity of stocks.....	2,856	13	3
				Balance disposable.....	498,241	13	1
					£ 953,300	5	4

## SESSIONAL PAPER No. 8

NORWICH UNION—*Concluded.*

## BALANCE SHEET.

LIABILITIES.		BALANCE SHEET.		ASSETS.	
	£	s.	d.		£ s. d.
Capital subscribed, £1,100,000, in 11,000 shares of £100 each, £12 paid.....	1,100,000	0	0	Investments (at market value)—	136,343 15 0
Fire insurance fund—				British government securities.....	87,375 0 0
Reserve fund.....	550,000	0	0	Bank of England stock.....	33,023 15 0
Reserve on current policies.....	389,856	2	4	British railway stocks.....	75,848 15 0
Balance disposable.....	498,241	13	1	Municipal and other English securities.....	199,138 7 6
				Indian and colonial government, railway and other securities.....	87,550 0 0
Outstanding losses and expenses.....				United States government securities.....	417,550 3 0
Bills payable.....				United States railway, municipal and other securities.....	43,066 8 0
Clerks' superannuation and benefit fund.....				Other American government securities.....	22,006 1 6
Unclaimed dividends.....				European and other foreign government securities.....	8,000 0 0
				Mortgage.....	77,840 0 0
				Real estate.....	6,038 17 9
				Salvage corps, building funds, &c.....	12,756 8 9
				Interest accrued.....	10,088 13 2
				Bills receivable.....	80,076 12 0
				Bankers' balances, English.....	192,016 0 1
				"    foreign and colonial.....	75,532 13 8
				Premiums in course of collection, less commission.....	117,549 8 8
				Agents' balances.....	100 0 0
				Cash in office.....	
					£1,686,680 19 1
					£1,686,680 19 1



THE ROYAL INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905

(For Statements of Canadian Business, see pages 135 and 361.)

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire fund at the beginning of the year.....	£ 1,400,000	0	0	0	Losses by fire after deduction of reinsurance.....	1,376,834	3 1
Premiums after deduction of reinsurance.....	3,054,215	15	9	9	Commission.....	453,556	15 3
					Expenses of management.....	622,235	16 1
					Surplus carried to profit and loss.....	601,589	1 4
					Amount of fire fund at the end of the year, as per balance sheet.....	1,400,000	0 0
						£ 4,454,215	15 9

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	867,084	11	10	Interim dividend for 1905.....	130,629	0	0
Less—Balance of dividend for 1901.....	130,629	0	0	Income tax.....	15,046	0	0
				Amount transferred to superannuation fund.....	15,000	0	0
Interest and dividends not carried to other accounts.....	736,455	11	10	Balance carried forward, as per balance sheet.....	1,325,903	8	11
Transfer fees.....	148,477	5	9				
Surplus from fire account.....	56	10	0				
	601,589	1	4				
	£ 1,486,578	8	11				

## SESSIONAL PAPER No. 8

## ROYAL—Continued.

## LIFE ASSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year...	8,247,114	8	6	d. Claims under life policies, including reversionary bonuses (after deduction of sums reassured).....	525,286	18	9
Premiums after deduction of reinsurance premiums.....	681,024	15	3	Surrenders.....	54,752	9	2
Interest.....	303,561	10	0	Bonuses in cash.....	101,048	14	5
Assignment fees.....	305	15	0	Commission.....	37,388	16	3
				Expenses of management.....	48,350	7	10
				Amount of life assurance fund at the end of the year, as per balance sheet.....	8,465,179	2	4
	£ 9,232,006	8	9		£ 9,232,006	8	9

## ANNUITY ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of annuity fund at the beginning of the year.....	611,753	18	6	Annuities.....	55,592	0	1
Consideration for annuities granted less reassurances.....	94,989	11	1	Commission.....	1,414	11	7
Interest.....	22,058	7	3	Expenses of management.....	1,014	5	9
				Amount of annuity fund at the end of the year, as per balance sheet.....	670,780	19	5
	£ 728,801	16	10		£ 728,801	16	10

ROYAL—Concluded.

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Shareholders' capital.....	391,887	0	0
Life assurance fund.....	8,465,179	2	4
Annuity fund.....	670,780	19	5
Reserve fund.....	1,600,000	0	0
Fire fund.....	1,400,000	0	0
Perpetual insurance account.....	25,868	13	5
Superannuation fund.....	80,065	10	1
Profit and loss (subject to balance of dividend).....	1,325,903	8	11

	£13,959,684	14	2
Claims under life policies intimated but not paid.....	£ 53,596	8	1
Outstanding fire losses.....	191,617	6	5
Unclaimed dividends.....	9,772	6	1
Outstanding accounts.....	31,882	18	10
Bills payable.....	19,234	17	6
Balances of reinsurance accounts.....	158,043	1	0
	464,146	17	11

ASSETS.

Mortgages on freehold and leasehold property within the United Kingdom—			
City property, England.....	£ 839,927	7	9
“ “ Scotland.....	183,566	15	0
Landed property, England.....	871,252	9	7
“ “ Scotland.....	122,000	0	0

Mortgages on freehold property out of the United Kingdom.....	2,016,746	12	4
Reversions and life interests.....	190,502	9	11
Loans on the company's life policies within their surrender value.....	192,948	17	4
Investments—	438,562	17	7
In British Government securities.....	452,386	7	6
Colonial “ “.....	180,831	2	9
Foreign “ “.....	94,331	1	4
United States “ “.....	95,382	6	7
United States railways mortgage bonds.....	1,188,798	0	9
Colonial provincial bonds.....	514,871	16	11
Colonial municipal bonds.....	14,158	16	0
State bonds in the United States.....	51,078	18	10
Municipal bonds “ “.....	31,308	6	4
“ “ foreign.....	543,419	10	11
Railway debenture stocks—	6,450	0	0

England.....	£ 409,234	14	2
Scotland.....	35,077	11	10
Wales.....	11,631	2	9
Indian and Colonial.....	258,033	16	7
Foreign.....	174,979	1	6

Railway guaranteed and preference stocks—			
England.....	£ 1,892,762	9	4
Scotland.....	172,035	7	2
Wales.....	41,918	19	1
Indian and Colonial.....	118,746	6	10

Railway preferred ordinary stocks—			
England.....	£ 220,153	16	3
Scotland.....	173,613	1	1

Railway ordinary stocks.....			
(Gas and dock companies' bonds.....)	393,766	17	4
Bonds of other incorporated companies.....	76,133	1	0
Stock of other incorporated companies.....	455,918	9	6
Freehold ground rents, England and Scotland.....	320,452	4	0
	54,842	12	11
	57,051	0	10

888,956 6 10

2,225,463 2 5





## SESSIONAL PAPER No. 8

THE SUN INSURANCE COMPANY—Concluded.

[illegible]



## LISTS OF CANADIAN DIRECTORS OR ADVISORY BOARDS OF BRITISH COMPANIES.

## ALLIANCE ASSURANCE COMPANY, (LIMITED).

Jonathan Hodgson, James P. Dawes.

## GUARDIAN ASSURANCE COMPANY, (LIMITED).

W. M. Ramsay, Chairman ; Hon. Alphonse Desjardins, Deputy Chairman ; R. Wilson-Smith, J. O. Gravel.

## LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

E. S. Clouston, Chairman ; Hon. Sir Geo. E. Drummond, F. W. Thompson.

## LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Rt. Hon. Lord Strathcona and Mount Royal, Chairman ; R. B. Angus, Chas. R. Hosmer, Chas. M. Hays, Henry Stikeman, E. L. Pease, Hector McInnes, J. C. O'Mullin, Walter Mitchell, H. R. Silver, N. B. Smith.

## LONDON GUARANTEE AND ACCIDENT COMPANY, (LIMITED).

*(Advisory Board).*

Sir William R. Meredith and Robert Kilgour.

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Archibald Macnider, Chairman ; Hon. Sir Geo. A. Drummond, Charles F. Sise and G. N. Moncel.

## NORWICH UNION FIRE INSURANCE SOCIETY.

Thomas C. Patteson and J. J. Foy, K.C.

## OCEAN ACCIDENT AND GUARANTEE CORPORATION, (LIMITED).

*(Advisory Board).*

William M. Ramsay, Chairman ; and Edward B. Greenshields.

## PELICAN AND BRITISH EMPIRE LIFE OFFICE.

Thos. Fyshe, Wm. Molson Macpherson, Robert MacDougall Paterson.

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

*(Advisory Board).*

Hon. L. J. Forget, Thomas MacDougall and C. F. Smith.

## STANDARD LIFE ASSURANCE COMPANY.

James A. Gillespie, Chairman ; E. B. Greenshields, H. V. Meredith, Angus W. Hooper, W. M. Ramsay.

## STAR LIFE ASSURANCE SOCIETY.

Rev. Alexander Sutherland, D.D., Rev. William Briggs, D.D., Edwin Hanson, Hon. Geo. A. Cox.





## APPENDIX B

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# LIST OF DIRECTORS AND SHAREHOLDERS

AS AT DECEMBER 31, 1905.



SESSIONAL PAPER No. 8

## ACADIA FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS (As at December 31, 1905.)

George Mitchell, President; Messrs. C. C. Blackadar, Donald Keith, Thomas Ritchie, Freeman Elliot, George E. Boak, Alfred E. Jones.

## LIST OF SHAREHOLDERS (As at December 31, 1905.)

Name.	Residence.	Amount Subscribed.	Amount paid up in Cash.
		\$	\$
Allen, Caroline B. ....	9 Ashland St., Harrison Sq., Dorchester, Mass. ....	4,000	2,000
Anderson, John H. ....	Pepiswick Harbour, N.S. ....	1,000	500
Andrews, L. Eva. ....	Wolfville, N.S. ....	400	200
Archibold, Est. E. P. ....	Halifax, N.S. ....	480	240
Archibold, Rev. F. H. W. ....	" ....	600	300
Barnes, H. W. ....	" ....	1,200	600
Barnstead, Chas. A. ....	" ....	400	200
Bars, Rev. J. Howard. ....	Wolfville, N.S. ....	4,000	2,000
Bauld, Est. Wm. ....	Halifax, N.S. ....	2,600	1,000
Bayne, A. N. ....	" ....	1,040	520
Belcher, Est. J. S. ....	" ....	400	200
Bennett, Sarah M. ....	George & Ferry Sts., Everett, Mass. ....	400	200
Black, Est. Celia H. ....	Halifax, N.S. ....	800	400
Black, Est. S. G. ....	" ....	200	100
Blackadar, C. C. ....	" ....	10,200	5,100
Blackadar, C. F. ....	" ....	400	200
Bligh, F. P. ....	" ....	520	260
Bligh, Ann H. H. M. ....	The Library, Ottawa. ....	2,400	1,200
Boak, Anna M. ....	9 Ashland St., Harrison Sq., Dorchester, Mass. ....	800	400
Boak, Geo. E. ....	Halifax, N.S. ....	2,000	1,000
Boak, Mary Anne. ....	" ....	400	200
Boggs, Florence M. ....	England. ....	400	200
Brown, R. H. ....	Halifax, N.S. ....	2,400	1,200
Burns, Winnifred G. ....	India ....	160	80
Burns, John. ....	Vancouver, B.C. ....	4,080	2,040
Burton, H. P. ....	Wolfville, N.S. ....	1,000	500
Burton, Est. John W. ....	Halifax, N.S. ....	2,800	1,400
Cabot, Anna M. ....	" ....	360	180
Cabot, Richard. ....	" ....	400	200
Caldwell, Clara M. ....	" ....	400	200
Campbell, Eliza Jane. ....	" ....	400	200
Campbell, Violet M. ....	Canton, Cardiff, Wales, Eng. ....	800	400
Campbell, Eliza. ....	Halifax, N.S. ....	1,000	500
Clarkson, A. B. ....	Montreal, P.Q. ....	8,800	4,400
Coffin, Est. Peter ....	Paraboro, N.S. ....	2,000	1,000
Cogswell, Emily I. ....	Halifax, N.S. ....	720	360
Cogswell, Kate M. ....	911 Potter Park Avenue, Los Angeles, Cal. ....	800	400
Coleman, Sophia G. ....	Halifax, N.S. ....	400	200
Costley, Alfred. ....	" ....	3,800	1,900
Christie, Isabella. ....	Victoria, B.C. ....	1,200	600
Crichton, Annie M. ....	Dartmouth, N.S. ....	600	300
Crichton, Est. G. A. S. ....	" ....	560	280
Crichton, Sarah J. ....	" ....	840	420
Crichton, Jane H. ....	Halifax, N.S. ....	1,260	630
Crosskill, Est. Herbert. ....	Dartmouth, N.S. ....	1,600	800
Cunningham, Frances A. ....	Point Pleasant, New Jersey. ....	800	400
Curry, Martha Jane. ....	Halifax, N.S. ....	2,000	1,000
Dow, Est. Alex. ....	" ....	3,600	1,800
Dow, Robert C. ....	" ....	200	100
Dunbar, Est. William. ....	" ....	1,600	800
Duncan, Mary K. ....	England. ....	560	280

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## ACADIA FIRE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS (As at December 31, 1905.)—Continued.

Name.	Residence.	Amount Subscribed.	Amount paid up in Cash.
		\$	\$
Duncanson, Est. Thos.	Halifax, N.S.	960	480
Eastern Trust Co.	"	6,400	3,200
Eastern Trust Co. and Thos. Ritchie.	"	320	160
Elliot, Est. Edward	Dartmouth, N.S.	760	380
Elliot, Est. F. C.	"	1,760	880
Elliot, Freeman	"	2,440	1,220
Elliot, Mary M.	"	1,800	900
Elliot, Laura H.	"	560	280
Ellis, Alfred E.	Montreal, P.Q.	2,000	1,000
Fairie, Annie L.	"	800	400
Forsyth, Est. Alex.	Windsor, N.S.	2,440	1,220
Fraser, Est. D. A., M.D.	New London, Conn.	800	400
Farquhar, Jessie	Halifax, N.S.	520	260
Fordham, Minnie	"	2,000	1,000
Fraser, C. F., M.A., LL.D.	"	800	400
Gardner, Sarah R.	Belfast, Maine	2,000	1,000
Gates, Eleanor F.	Halifax, N.S.	1,000	500
Geldert, J. A.	Windsor	1,160	580
Godfrey, Jas. M.	Halifax, N.S.	400	200
Gordon, James.	"	5,480	2,740
Goudge, T. N.	"	400	200
Grant, Lilian D.	"	80	40
Grant, W. H.	"	1,600	800
Hare, C. T.	Montreal, P.Q.	9,200	4,600
Hart, Jairus	Halifax, N.S.	4,000	2,000
Hart, R. I.	"	24,000	12,000
Hart, C. W.	Sambro	1,000	500
Hibbert, W. H. & H. A.	Berwick, N.S.	800	400
Hill, Florence G.	Halifax, N.S.	1,040	520
Hunter, Est. James	"	1,200	600
Home for Aged	"	160	80
Holmes, Annie.	Pictou, N.S.	1,200	600
Howe, Sydenham	Middleton	640	320
Hunt, J. J.	Halifax, N.S.	720	360
Industrial School.	"	160	80
James, Sophia et al.	"	320	160
Jameson, Rev. G. A.	Ship Harbour.	2,240	1,120
Johnston, Agnes B. D.	Halifax, N.S.	920	460
Jones, A. E.	"	2,000	1,000
Jordan, Rev. L. H.	"	800	400
Jordan, Mary M.	"	200	100
Jost, Frank H.	Montreal, P.Q.	120	60
Jost, Laura.	Vancouver, B.C.	120	60
Jost, Edith L.	"	120	60
Jost, Emma B.	Halifax, N.S.	400	200
Jones, Kate Dickson.	Weymouth, N.S.	200	100
Keith, Donald.	Halifax, N.S.	4,280	2,140
Kellog, F. H. T.	"	120	60
Kerr, C. J.	"	160	80
Kerr, Est. James.	"	1,200	600
Kennedy, Prof. G. T.	Wolfville.	1,000	500
Lithgow, H. C.	Halifax, N.S.	1,360	680
Longworth, J. & M. Smith.	The Abbott, Old Orchard, Maine, U.S.A.	1,720	860
McGregor, Hon. Jas. D.	New Glasgow, N.S.	1,000	500
McKinlay, A. & H. B. Stairs.	Halifax, N.S.	320	160
McKintosh & Co., J. C.	"	14,920	7,460
MacInnes, John.	"	1,000	500
MacKenzie, F. A. A.	Montreal.	5,400	2,700
MacNab, John.	Halifax, N.S.	3,000	1,500
MacLeod, John.	Montreal.	280	140
Magee, Elizabeth	Charlotte & Princess Sts., St. John, N.B.	5,080	2,540
Magee, Frank L.	St. John, N.B.	600	300

## SESSIONAL PAPER No. 8

## ACADIA FIRE INSURANCE COMPANY.

LIST OF SHAREHOLDERS (As at December 31, 1905.)—Continued.

Name.	Residence.	Amount Subscribed.	Amount paid up in Cash.
		\$	\$
Magee, Geo. W.	St. John, N.B.	1,000	500
Matheson, Joseph, M.P.	L'Ardoise, C.B.	4,000	2,000
Menger, John.	Halifax, N.S.	2,000	1,000
Mitchell, George.	"	2,000	1,000
Mitchell, Sophia A.	"	600	300
Mitchell, C. H.	"	520	260
Moren, Zeba.	Liverpool.	320	160
Moren, Martha E.	Halifax, N.S.	800	400
Moren, Mary C.	"	200	100
Moren, Sarah E.	"	1,920	960
Morris, Ellen A.	Shelburne, N.S.	200	100
Muir, D. H.	Truro, N.S.	1,000	500
Mulroney, Est. John.	Halifax, N.S.	1,600	800
MacKenzie, J. C.	"	600	300
Mumford, M. C.	"	400	200
McLean, M. St. Clair.	New Glasgow, N.S.	600	300
O'Mullin, John C.	Halifax, N.S.	19,120	9,560
Oxley, F. H.	"	200	100
Oxley, Elizabeth W.	"	200	100
Oxley, F. H. & W. F. Parker.	"	800	400
Pallister, Est. W. H.	"	6,400	3,200
Parker, Fanny H.	Dartmouth.	4,600	2,300
Payzant, J. Y. & E. Trust Co.	Halifax, N.S.	1,720	860
Presbyterian College, Board of	"	160	80
Poors' Association.	"	160	80
Pickford, Anna B.	"	520	260
Purvis, D. H.	Pictou, N.S.	2,000	1,000
Rent, Florence A.	Halifax, N.S.	1,400	700
Reeves, Est. James.	"	3,640	1,820
Reid, A. P., M.D.	Dartmouth.	1,000	500
Richardson, Ella F.	Halifax, N.S.	200	100
Ritchie, Eliza.	"	1,000	500
Ritchie, Ella.	"	1,000	500
Ritchie, Mary.	"	1,000	500
Ritchie, George.	"	1,000	500
Ritchie, Thomas.	"	2,720	1,360
Ritchie, James D.	"	1,400	700
Ritchie, W. B. A. & T. R. Robertson.	"	640	320
Roche, Est. Wm.	"	24,640	12,320
Roche, Wm., M.P.	"	480	240
Roche, Charles.	"	2,560	1,280
Ross, E. S. (Mrs.).	Truro, N.S.	840	420
Scanlan, Mary.	Halifax, N.S.	1,000	500
Scarfe, Emily C.	Dartmouth.	800	400
Scarfe, Frederick.	"	4,000	2,000
Scarfe, Alice.	Halifax, N.S.	320	160
Shannon, Est. Hon. S. L.	"	200	100
Shatford, John E.	Hubbards Cove.	4,000	2,000
Sheffield, Mary A.	St. John, N.B.	2,000	1,000
Shields, Sarah W.	Halifax, N.S.	160	80
Shiels, John.	"	4,920	2,460
Shiels, Mary Jane.	Dartmouth.	2,720	1,360
Silver, Est. John.	St. John's, Newfoundland.	800	400
Smellie, Maria C.	Brockville, Ont.	400	200
Smith, Ada L.	Halifax, N.S.	520	260
Smith, Letitia M.	"	520	260
Smith, S. Fanny.	"	520	260
Smith, George A.	"	520	260
Smith, G. M.	"	2,000	1,000
Smith, J. Elliot.	Wolfville, N.S.	2,000	1,000
Smith, Est. S. S. B.	Halifax, N.S.	6,040	3,020
Stairs, William J.	"	8,000	4,000
Stanley, Edward.	Dartmouth.	200	100
Stairs, George.	Halifax, N.S.	600	300

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ACADIA FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed.	Amount paid up in Cash.
		\$	\$
Symonds, Mrs. W. S. ....	Halifax, N.S. ....	200	100
Symons, John H. ....	" .....	2,000	1,000
Starr, Alice E. ....	" .....	640	320
Sweet, Est. R. J. ....	" .....	120	60
Sutherland, E. A. G. ....	Windsor, N.S. ....	1,200	600
Taylor, Geo. H. ....	Halifax, N.S. ....	400	200
Taylor, Martha J. ....	" .....	800	400
Thomson, Catherine B. ....	" .....	800	400
Tremaine, Est. W. H. ....	Truro, N.S. ....	80	40
Tremaine, Jane. ....	Halifax, N.S. ....	120	60
Troop, G. J. ....	" .....	400	200
Tufts, Prof. J. F. ....	Wolfville, N.S. ....	4,000	2,000
Turner, C. H. ....	Montreal, Que. ....	8,600	4,300
Twining, Russell. ....	Halifax, N.S. ....	40	20
Twining, William. ....	" .....	120	60
Tufts, Rev. Geo. E. ....	Isleboro, Maine. ....	4,000	2,000
Tullock, D. J. ....	Dartmouth. ....	400	200
Tullock, M. A. ....	" .....	400	200
Tullock, Byron S. ....	" .....	400	200
Uniacke, Frederica D. ....	Halifax, N.S. ....	1,120	560
Uniacke, Est. Robie. ....	" .....	4,000	2,000
Uniacke, Est. Rev. J. B. ....	" .....	800	400
Urquhart, Barbara. ....	Sea View, Richmond, C.B. ....	400	200
Vondy, Agnes J. ....	Halifax, N.S. ....	1,000	500
Waddell, Est. Robert. ....	Dartmouth, N.S. ....	800	400
Wainwright, Mrs. J. T. ....	Halifax, N.S. ....	960	480
Wainwright, Rev. H. S. ....	" .....	400	200
Wainwright, F. G. ....	" .....	400	200
Wallis, Leander. ....	" .....	200	100
Wallis, Est. Samuel. ....	" .....	1,600	800
White, M. V. ....	Scotland. ....	2,000	1,000
Woodill, Mrs. John. ....	Rockingham. ....	560	280
Wright, Amelia S. ....	Windsor, N.S. ....	320	160
Wetherby, W. H. ....	Halifax, N.S. ....	280	140
Wickwire, W. N., M.D. ....	" .....	2,600	1,300
Weston, B. A. ....	" .....	600	300
Webb, W. H. ....	" .....	1,760	880
Young, Chas. E. ....	Falmouth, N.S. ....	1,000	500
Young, Est. John W. ....	Halifax, N.S. ....	6,000	3,000
Zwicker, F. G., M.D. ....	" .....	480	240
		\$400,000	\$200,000

## SESSIONAL PAPER No. 8

## THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

## LIST OF DIRECTORS (As at December 31, 1905.)

Fred. E. Nelson, president; James Morgan, James Davidson, vice-presidents; Fred. Bacon, O. Faucher, J. A. N. Beaudry, J. C. Holden, E. S. Miller, Henry Morton.

## LIST OF SHAREHOLDERS (As at December 31, 1905.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount paid up.
			\$	\$
Allan, Jno.	Montreal, Que.	25	2,500	500
Bacon, Fred.	"	30	3,000	600
Bacon, T. P.	"	20	2,000	400
Bartels, Francis	St. Hyacinthe, Que.	2	200	40
Baumgarten, A.	Montreal, Que.	20	2,000	400
Beaudry, J. A. U.	"	20	2,000	400
Beck, H. H.	Toronto, Ont.	30	3,000	600
Beckit, O. G.	Montreal, Que.	10	1,000	200
Berwick, G. A. (M.D.).	"	20	2,000	400
Botterell, E. H.	"	10	1,000	200
Boulter, Geo.	"	50	5,000	1,000
Boxer, R. N. C.	Maisonneuve, Que.	10	1,000	200
Boxer, S. S. (Mrs.).	Westmount, Que.	10	1,000	200
Brierley, Jas. S.	"	10	1,000	200
Briggs, A. W.	Toronto, Ont.	10	1,000	200
Brush, Fred. S.	Point St. Charles, Que.	10	1,000	200
Burland, J. H.	Montreal, Que.	10	1,000	200
Cameron, C. K. O.	"	10	1,000	200
Cameron, F. W. (Miss)	Iroquois	5	500	100
Cameron, Hugh.	Montreal, Que.	30	3,000	600
Cameron, M. A. K. (Miss).	Iroquois, Que.	5	500	100
Carsley, W. F.	Montreal, Que.	20	2,000	400
Carsley, Samuel.	"	50	5,000	1,000
Charbonneau, Nap. (Hon.).	Sorel, Que.	10	1,000	200
Christmas, T. H.	Montreal, Que.	10	1,000	200
Cooper, R. H.	Springhill, N.S.	5	500	100
Copland, E. H. (Estate).	Montreal, Que.	20	2,000	400
Coulson, Sam. (Estate).	Point St. Charles, Que.	10	1,000	200
Cummings, A. C.	Montreal, Que.	25	2,500	500
Cypriot, Theo. (M.D.).	"	10	1,000	200
Darche, C. E. (M.D.).	Three Rivers, Que.	10	1,000	200
Davidson, C. (Miss).	Montreal, Que.	20	2,000	400
Davidson, Jas.	"	70	7,000	1,000
Davidson, Mrs. M.	"	100	10,000	2,000
Davidson, T. C.	"	10	1,000	200
Day, John L. (M.D.).	Westmount, Que.	10	1,000	200
Dickson, Jas. A. (M.D.).	Hamilton, Ont.	10	1,000	200
Dougall, John & Son.	Montreal, Que.	10	1,000	200
Drysdale, David.	"	5	500	50
Ducharme, G. N.	"	10	1,000	200
Duclos, Chas. A.	"	10	1,000	200
Elliott, H. J. (Mrs.).	"	10	1,000	200
Fairbanks, E. B.	Springhill, N.S.	1	100	20
Faucher, O.	Montreal, Que.	20	2,000	400
Finley, F. G. (M.D.).	"	10	1,000	200
Fisher, Roswell C.	"	25	2,500	500
Fisk, Geo. (M.D.).	"	50	5,000	1,000
Flanagan, C. J.	Westmount, Que.	5	500	100
Forget, R.	Montreal, Que.	10	1,000	200
Foster, G. L. (M.D.).	Halifax, N.S.	20	2,000	400
Fraser, Simon.	Springhill, N.S.	2	200	40
Gibbons, Geo. C.	London, Ont.	10	1,000	200
Gilmour, Geo. W.	Waterloo, Que.	50	5,000	1,000
Goddard, G. I.	Montreal, Que.	200	20,000	4,000
Goddard, L. N. (Mrs.).	"	10	1,000	200
Graham, Hugh.	"	10	1,000	200



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## THE ACCIDENT AND GUARANTEE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS (As at December 31, 1905.)—Continued.

Name.	Residence.	No. of Shares.	Amount Subscribed for.	Amount Paid up.
			\$	\$
Granger, A. O. ....	Philadelphia, Pa. ....	25	2,500	500
Grose, W. (Estate) ..	Montreal, Que. ....	25	2,500	500
Hagar, John T. ....	" .....	10	1,000	200
Haram, Thos. W. ....	" .....	10	1,000	120
Hastings, W. A. (Estate) ..	" .....	10	1,000	200
Henshaw, F. C. (Lt.-Col.) ..	" .....	20	2,000	400
Hersey, R. ....	" .....	25	2,500	500
Hoare, Chas. S. ....	" .....	20	2,000	400
Holden, J. C. ....	" .....	30	3,000	600
Hosmer, Chas. R. ....	" .....	10	1,000	200
Ingram, Wm. (Estate) ..	" .....	20	2,000	400
Jones, O. M. (M.D.) ..	Victoria, B.C. ....	10	1,000	200
Labatt, Theo. ....	Montreal, Que. ....	20	2,000	400
Lambly, J. W. ....	" .....	20	2,000	400
Larmonth, E. A. ....	Ottawa, Ont. ....	5	500	100
Leslie, F. B. ....	Montreal, Que. ....	10	1,000	200
Leslie, W. S. ....	" .....	20	2,000	400
Lighthall, Geo. R. ....	" .....	20	2,000	400
Lyman, F. Gold. ....	" .....	25	2,500	500
MacCarthy, H. F. ....	Ottawa, Ont. ....	5	500	100
MacDonald, J. K. ....	Montreal, Que. ....	5	500	100
Mackay, F. S. ....	" .....	10	1,000	200
Martin, S. H. (M.D.) ..	Waterloo, Que. ....	2	200	40
McArthur, Alex. (Estate) ..	Montreal, Que. ....	10	1,000	200
McKenzie, B. E. (M.D.) ..	Toronto, Ont. ....	50	5,000	
McKinnon, A. A. ....	Springhill, N.S. ....	5	500	100
McLagan, P. W. ....	Montreal, Que. ....	5	500	100
McLaren, W. D. ....	" .....	10	1,000	200
McLurg, Jas. (M.D.) ..	Sault Ste. Marie, Ont. ....	5	500	
McMaster, J. A. (Capt.) ..	Westmount, Que. ....	10	1,000	200
McMaster, Wm. ....	Montreal, Que. ....	30	3,000	600
McPhillips, F. X. (M.D.) ..	Vancouver, B.C. ....	10	1,000	
Morgan, Jas. ....	Montreal, Que. ....	100	10,000	2,000
Morton, Henry ....	" .....	40	4,000	800
Morton, Phillips & Co. ....	" .....	10	1,000	200
Murphy, John ....	" .....	30	3,000	600
Murray, John (Jr.) ..	Springhill, N.S. ....	5	500	100
Murray, R. L. (M.D.) ..	" .....	5	500	100
Murray, W. H. ....	" .....	2	200	40
Nelson, C. H. ....	Montreal, Que. ....	10	1,000	200
Nelson, F. E. ....	" .....	95	9,500	1,900
Noble, S. A. (Miss) ..	" .....	5	500	100
Norris, W. G. ....	Milwaukee, Wis. ....	20	2,000	400
O'Cain, J. ....	St. John's, Que. ....	1	100	20
Ogilvy, John ....	Montreal, Que. ....	20	2,000	200
Oughtred, A. R. ....	" .....	50	5,000	1,000
Palmer J. & Son. ....	" .....	10	1,000	200
Papineau, A. C. (Hon.) ..	" .....	20	2,000	400
Patton, J. W. T. (M.D.) ..	Truro, N.S. ....	5	500	100
Ralston, A. J. (Mrs.) ..	Morley, Alta. ....	10	1,000	200
Reid, John B. ....	Westmount, Que. ....	10	1,000	200
Rogers, V. V. ....	Ottawa, Ont. ....	20	2,000	200
Rondeau, C. W. H. (M.D.) ..	Westmount, Que. ....	5	500	100
Ross, P. S. & Sons. ....	Montreal, Que. ....	20	2,000	400
Rothwell, E. E. ....	" .....	10	1,000	200
Ryerson, G. S. (M.D.) ..	Toronto, Ont. ....	20	2,000	
Scarff, C. E. ....	Montreal, Que. ....	10	1,000	200
Schuyler, M. L. N. (Mrs.) ..	Bennington, Vt. ....	10	1,000	200
Scott, E. (Rev.) ..	Montreal, Que. ....	20	2,000	400
Scott, W. D. B. ....	" .....	10	1,000	200
Shillington, A. T. (M.D.) ..	Ottawa, Ont. ....	20	2,000	400
Smith, W. W. ....	St. Henry, Que. ....	10	1,000	200
Stearns, Sargent P. ....	Montreal, Que. ....	20	2,000	
Tarte, Eugene. ....	" .....	10	1,000	200
Walker, Jas. ....	" .....	10	1,000	200

## SESSIONAL PAPER No. 8

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS (As at December 31, 1905.)—*Concluded.*

Name.	Residence.	No. of Shares.	Amount Subscribed for.	Amount Paid up.
			\$	\$
Ward, Alfred.....	Hamilton, Ont....	12	1,200	80
Watson, F. (Mrs.). ...	Montreal, Que .....	10	1,000	200
Watson, W. W. (Estate). .....	" .....	10	1,000	300
Wightman, A. R. ....	" .....	5	500	
Williams, R. W.....	Three Rivers, Que.....	20	2,000	400
Williamson, D. ....	Montreal, Que.....	10	1,000	200
Wilson, F. H.....	" .....	10	1,000	200
Wilson, M. (Mrs.).....	" .....	25	2,500	500
Wright, Robt.....	" .....	10	1,000	200
Urquhart, D. P.. .....	" .....	10	1,000	200
		2,472	247,200	45,650

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS (As at December 31, 1905).

S. F. McKinnon, president; J. R. Barber, John Flett, vice-presidents; A. A. Allen, G. H. Bowlby, A. B. Cunningham, H. P. Eckardt, W. J. Gage, John Knck, R. Millichamp, J. N. Shenstone, Uriah M. Stanley, Hugh Waddell, Emil Nerlich, R. W. Robertson.

LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name	Address.	Shares.	Amount.	Amount Paid.
			\$	\$
Allan, A. A.	Toronto	55	5,500	2,750
Anglin, S.	Kingston	10	1,000	500
Arthur, J. Robins.	Collingwood	20	2,000	1,000
Abbot, Edwin	Brockville	10	1,000	500
Ainsley, Norman	Toronto	10	1,000	500
Barber, J. R.	Georgetown.	100	10,000	5,000
Booth, Anna E.	Millbrook	10	1,000	500
Bowlby, Dr. G. H.	Berlin	50	5,000	2,500
Boeckh, Emil C.	Toronto	10	1,000	500
Bruce, Edward W.	"	20	2,000	1,000
Barron, William, Estate.	Brantford	10	1,000	500
E. H. Webling, Executor.	"	"	"	"
Burnley, S. M. & Bro.	Brantford	10	1,000	500
Boughner, J. C.	Ottawa.	5	500	250
Berry, Hartley	Brantford.	10	1,000	500
Bennett, Josiah	Toronto	20	2,000	1,000
Brown, Alex., Executors.	"	10	1,000	500
Burgess, H. H.	Owen Sound	10	1,000	500
Burnham, Dr George	Peterborough.	10	1,000	500
Brown, Miss S.	Brantford	5	500	250
Bowie, R.	Brockville	50	5,000	2,500
Bulloch, W. J.	Napanee	10	1,000	500
Burrows, J.	Napanee	5	500	500
Brook, B. F.	Listowel	50	5,000	2,500
Bertrand, C. A.	Olds, Alberta.	1	100	50
Burrill, William	Yarmouth, N.S.	10	1,000	500
Bredin, Miss Hannah F.	Kingston	10	1,000	500
Cunningham, A. B.	"	50	5,000	2,500
Craig, James	Toronto	30	3,000	1,500
Clark, Robert.	Godrich	20	2,000	1,000
Cowan, J. W.	Toronto	10	1,000	500
Cockshutt, Frank	Brantford	20	2,000	1,000
Coates, D. H.	"	5	500	250
Clark, Dr. W. H.	Lindsay	20	2,000	600
Copland, W. A.	Collingwood	40	4,000	2,000
Chant, S.	St. Thomas.	10	1,000	500
Crane, J. E.	Markdale.	15	1,500	750
Cavanagh, Milton	Owen Sound	20	2,000	1,000
Carpenter, E. R.	Collingwood	10	1,000	500
Campbell, Alexander	Los Angeles	10	1,000	500
Caldwell, Dr. William	Peterborough.	50	5,000	2,500
Cousins, Annie	Brantford	10	1,000	500
Collins, J. S.	Peterborough.	10	1,000	1,000
Craig, William.	Port Hope	5	500	250
Cossitt, Newton, Sr.	Brockville	50	5,000	2,500
Clements, L.	Kingston	10	1,000	500
Cappon, Prof. James.	"	20	2,000	1,000
Cook, Daniel	Georgetown.	10	1,000	500
Curtiss, Dr. James D.	St. Thomas	100	10,000	3,175
Cann, Augustus	Yarmouth, N.S.	25	2,500	1,250
Dupuis, Prof. N. F.	Kingston	20	2,000	1,000
Dunlop, H. C.	Godrich	50	5,000	5,000
Dalton, C. C.	Toronto	20	2,000	1,000
Dusseau, L. V.	"	10	1,000	500
Eckhardt, H. P.	"	75	7,500	3,750
Ego, Dr. Angus	Markdale	10	1,000	500

## SESSIONAL PAPER No. 8

## ANGLO-AMERICAN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Shares.	Amount.	Amount Paid.
			\$	\$
Flett, John.....	Toronto.....	50	5,000	2,500
Fair, Robert.....	Peterborough.....	10	1,000	500
Follett, Joseph J.....	Toronto.....	10	1,000	200
Fife, Mrs. E. J.....	Peterborough.....	50	5,000	2,500
Frawley, M. J.....	Barrie.....	20	2,000	1,000
Finlay, Edward.....	Georgetown.....	10	1,000	500
Forrester, A., Executors.....	Mitchell.....	50	5,000	2,500
Fowler, Dr. George S.....	Teeswater.....	10	1,000	500
Gowans, John Executors of.....	Toronto.....	50	5,000	2,500
Gage, W. J.....	".....	50	5,000	2,500
Grant, J. J.....	Sarnia.....	10	1,000	500
Grobb, Franklin.....	Brantford.....	20	2,000	2,000
Gillespie, Dr. A.....	Lindsay.....	10	1,000	100
Galbraith, William.....	Toronto.....	20	2,000	1,000
Galbraith, Catherine, Executors of.....	".....	30	3,000	1,500
Graham, Thomas.....	Fenelon Falls.....	5	500	250
Govenlock, William.....	Seaforth.....	50	5,000	2,500
Gallagher, James.....	Teeswater.....	5	500	250
Hallam, J., Executors of.....	Toronto.....	50	5,000	2,500
Hill, Wm. H.....	Peterborough.....	23	2,300	1,150
Heyd, G. C., K.C.....	Brantford.....	45	4,500	2,250
Harley, A. E.....	".....	10	1,000	500
Harley, W. R., Executors of.....	".....	10	1,000	500
Harold, John.....	Paris.....	10	1,000	500
Hewton, John.....	Kingston.....	10	1,000	500
Howie, Hugh.....	Brantford.....	10	1,000	500
Hill, Solomon.....	Markdale.....	10	1,000	500
Hamilton, A.....	Warren.....	30	3,000	1,500
Hanna, Franklin.....	Brantford.....	25	2,500	1,250
Harold, Samuel.....	".....	50	5,000	2,500
Hume, John.....	Port Hope.....	10	1,000	500
Harold, Mrs. Edith.....	Paris.....	20	2,000	1,000
Harris, Lloyd & C. C. Cook, Trustees.....	Brantford.....	50	5,000	2,500
Heffernan, Miss M. C.....	Collingwood.....	10	1,000	1,000
Howell, Clara E.....	Victoria, B.C.....	14	1,400	700
Jenkins, Mrs. F. E.....	Toronto.....	10	1,000	500
Jackson, Dr. F.....	Brockville.....	10	1,000	700
Jackson, Dr. F.....	".....	10	1,000	500
Johnson, J. A.....	Consecon.....	10	1,000	500
Knox, John.....	Hamilton.....	50	5,000	2,500
Kilgour, Joseph.....	Toronto.....	50	5,000	2,500
Kranz, Carl.....	Berlin.....	10	1,000	250
Kerr, John R.....	Brantford.....	10	1,000	500
Kerr, R. J.....	Brantford.....	5	500	250
Long, Thomas.....	Toronto.....	50	5,000	5,000
Leitch, John A.....	Brantford.....	10	1,000	500
Lytel, H. J.....	Lindsay.....	20	2,000	1,000
Long, J. J., Executors of.....	Collingwood.....	100	10,000	10,000
Leitch, Dr A.....	St. Thomas.....	50	5,000	2,500
Loggie, G. R.....	Toronto.....	5	500	250
Lazier, Francis H.....	Belleville.....	10	1,000	700
McKinnon, S. F.....	Toronto.....	220	22,000	11,000
McIntosh, J. A.....	".....	50	5,000	2,500
McLaughlin, R. J.....	Lindsay.....	10	1,000	500
McWilliams, Eliza M.....	Dayton, Wash.....	5	500	250
McLean, Thomas.....	Brantford.....	10	1,000	500
McLaughlin, M.....	Toronto.....	10	1,000	500
Macpherson, A.....	Markdale.....	10	1,000	500
McCauly, R.....	Toronto.....	10	1,000	500
McFaul, Dr. A. M.....	Collingwood.....	10	1,000	500
McLeod, N.....	Stayner.....	1	100	10
Mills, Prof. J.....	Ottawa.....	50	5,000	695
Moore, W. P.....	Georgetown.....	10	1,000	500
Millman, Dr Thomas.....	Toronto.....	10	1,000	500

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## ANGLO-AMERICAN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Shares.	Amount.	Amount Paid.
			\$	\$
Murray, W., Executors of.....	Rapid City, Man.....	20	2,000	1,000
Murray, Rev. J. L.....	Kincardine.....	10	1,000	500
Millicamp, R.....	Toronto.....	50	5,000	2,500
Michie, J. F.....	".....	10	1,000	500
Magwood, J., Executors of.....	Lindsay.....	10	1,000	500
Middleboro, W. S.....	Owen Sound.....	10	1,000	500
Morgan, J. D.....	Dundalk.....	10	1,000	500
Marsh, Rev. C. H.....	Lindsay.....	10	1,000	500
Mulloy, C. W.....	Aurora.....	30	3,000	1,050
Morrow, Dr R. F.....	Peterborough.....	50	5,000	2,500
Mills, Nelson.....	Marysville.....	50	5,000	1,000
Moore, Mrs. H. J.....	Acton.....	10	1,000	500
Musgrave, Susannah.....	Toronto.....	21	2,100	1,050
Neelands, Dr. J.....	Lindsay.....	20	2,000	1,000
Nichol, W.....	Brantford.....	10	1,000	500
Nightengale, James.....	".....	10	1,000	200
Nordheimer, S. C.....	Toronto.....	10	1,000	500
Nurenberger, A.....	".....	10	1,000	500
Nerlich, Emil.....	".....	100	10,000	5,000
Neelands, J.....	".....	10	1,000	500
Nairn, Chas.....	Goderich.....	20	2,000	1,000
Pinch, J. S.....	Owen Sound.....	20	2,000	1,000
Phillips, D. L.....	Brantford.....	10	1,000	500
Parker, Dr Henry.....	Owen Sound.....	5	500	250
Robertson, R. W.....	Brantford.....	50	5,000	2,500
Ranton, W. G.....	".....	10	1,000	500
Reynolds, P. W.....	Norwood.....	10	1,000	500
Ruston, Thomas.....	Georgetown.....	10	1,000	1,000
Robson, Thomas.....	Fenelon Falls.....	5	500	250
Shenstone, J. N.....	Toronto.....	50	5,000	2,500
Stevens, W. H.....	Lindsay.....	10	1,000	500
Stanley, Dr. U. M.....	Brantford.....	50	5,000	2,500
Somerville, W.....	Seaforth.....	10	1,000	500
Smith, Dr. A. D.....	Mitchell.....	50	5,000	2,500
Stenabaugh, H.....	Brantford.....	20	2,000	1,000
Shapley, W. H.....	Toronto.....	40	4,000	2,000
Shapley, W. H.....	".....	10	1,000	1,000
Strathy, H. H.....	Barrie.....	20	2,000	1,000
Sootheran, J. H.....	Lindsay.....	1	100	30
Sablère, C. H. R. De La.....	Toronto.....	10	1,000	500
Sinclair, Dr. D. J.....	Woodstock.....	10	1,000	500
Simpson, I., Est.....	Kingston.....	20	2,000	1,000
Schell, R. S.....	Brantford.....	50	5,000	2,500
Swale, Cecil.....	Warton.....	10	1,000	500
Stephens, R. L.....	Markdale.....	10	1,000	500
Sutherland, James.....	Newmarket.....	10	1,000	1,000
Somerville, Mrs. E.....	Seaforth.....	5	500	250
Spotton, Anson.....	Harriston.....	5	500	250
Tudhope, W. R.....	Toronto.....	80	8,000	2,000
Turner, Dr. H. A.....	Millbrook.....	10	1,000	500
Tom, J. Elgin.....	Goderich.....	20	2,000	1,000
Terryberry, E. B.....	Brantford.....	15	1,500	750
Tranmer, E. G.....	".....	10	1,000	500
Tretheway, John.....	Owen Sound.....	20	2,000	1,000
Tooley, J. D.....	Tara.....	10	1,000	500
Twoomey, Jeremiah.....	Fenelon Falls.....	5	500	250
Towler, Dr. W. D.....	Wingham.....	10	1,000	500
Verity, Minnie.....	Brantford.....	10	1,000	500
Vance, G. M.....	Shelburne.....	5	500	250
Verity, W. J.....	Brantford.....	15	1,500	750
Verity, Percy E.....	".....	20	2,000	1,000
Vrooman, J. P.....	Napanee.....	5	500	250
Webster, S.....	Norvale.....	10	1,000	500
Wood, W. T.....	Millbrook.....	10	1,000	500

## SESSIONAL PAPER No. 8

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Shares.	Amount.	Amount Paid.
			\$	\$
Wilkinson, W., W. B. Wilkinson and E. A. Wilkinson, Executors .....	Toronto .....	5	500	250
Wilkes, A. J., K. C. ....	Brantford .....	5	500	250
Waddell, Hugh .....	Peterborough .....	70	7,000	3,500
Wood, Isaac .....	Kingston .....	10	1,000	500
Whitney, Charles .....	Brantford .....	25	2,500	1,250
Williams, W. J. ....	" .....	10	1,000	500
Webster, D. ....	" .....	10	1,000	500
Woodrow, Alberta F. ....	Aurora .....	5	500	250
Wilson, Thomas .....	Tara .....	1	100	50
Williams, William .....	Collingwood .....	10	1,000	500
Widdifield, W. C. ....	Newmarket .....	10	1,000	500
Witts, Miss Laura K. ....	Brantford .....	10	1,000	500
Ward, Henry A. ....	Port Hope .....	5	500	100
Wilkins, F. W. ....	Norwood .....	20	2,000	1,000
Watson, F. C. ....	Sarnia .....	5	500	250
		4,367	\$436,700	\$223,000

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## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at December 31, 1905.)

John L. Blaikie, President; E. W. Rathbun, Vice-President; W. B. McMurrich, J. D. McMurrich, George C. Robb.

## LIST OF SHAREHOLDERS—(As at December 31, 1905.)

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		\$	\$
Allen, F. G. B.	Deseronto	1,000	750
Bate, Thomas B., estate of	St. Catharines	5,000	3,750
Beattie, Mrs. Jeannie Elizabeth Alma	Montreal	500	375
Bell, John, estate of	Belleville	2,000	1,500
Blaikie, John L.	Toronto	5,600	4,200
Blair, Mrs. Emma, C. C.	Deseronto	600	450
Carter, Mrs. Annie M.	Kingston	2,600	1,950
Crawford, Robert	Kingston	1,000	750
Carruthers, J. B.	"	1,000	750
Davies, Thomas	Toronto	100	75
Dewar, Miss Lily	"	100	75
Fraser, Miss Kate	"	600	450
Gildersleeve, Miss Lucretia	Kingston	1,000	750
Jones, Mrs. Bunella	London, Eng.	1,100	825
Masten, C. A., & Geo. W. Blaikie, (trustees)	Toronto	8,000	6,000
MacFarlane, Miss Catharine Nancy	Montreal	500	375
MacFarlane, Miss Jessie Jemina	"	500	375
MacFarlane, Miss Sarah Kyle Benny	"	500	375
McMurrich, George	Toronto	6,400	4,800
McMurrich, J. Bryce	Oswego, N. Y.	1,700	1,275
McMurrich, J. D.	Toronto	2,000	1,500
McMurrich, W. B.	"	3,100	2,325
McMurrich, W. B. & George, (trustees)	"	900	675
McMurrich, W. B., (trustee)	"	900	675
McMurrich, J. P.	Ann Arbor, Mich.	900	675
McMurrich, Mrs. Georgina	Toronto	100	75
Rathbun, Mrs. Jean	Deseronto	2,400	1,800
Rathbun, Mrs. Bunella	"	22,800	17,100
Rathbun, E. Walter	"	12,400	9,300
Rathbun, estate of E. W.	"	600	450
Rathbun, "	"	600	450
Rathbun, "	"	600	450
Rathbun, Harold M.	"	1,100	825
Rathbun, estate of E. W.	"	2,000	1,500
Robb, Geo. C.	Toronto	2,000	1,500
Robb, Miss Sophia L.	"	400	300
Roberts, H. N.	"	2,000	1,500
Wilkes, Mrs. Isabella	Brantford	1,000	750
Wilkison, Mrs. Isabella	Kingston	4,500	3,375
Total.		\$100,100	\$75,075

## SESSIONAL PAPER No. 8

## THE BRITISH AMERICA ASSURANCE COMPANY.

## LIST OF DIRECTORS (As at Dec. 31, 1905.)

Hon. Geo. A. Cox, President; J. J. Kenny, Vice-President and Managing Director; Augustus Myers, Thomas Long, John Hoskin, K.C., LL.D., Hon. S. C. Wood, Robert Jaffray, Lt.-Col. Sir H. M. Pellatt, E. W. Cox.

## LIST OF SHAREHOLDERS (As at Dec. 31, 1905.)

Name.	Residence.	Amount Subscribed.	Amount Paid.
		\$	\$ cts.
Agar, Miss Florence.....	Toronto.....	150	150 00
Aitken, John.....	".....	1,150	1,150 00
Armour, Robert.....	Montreal.....	1,025	1,025 00
Atkinson, D. H.....	Toronto.....	125	125 00
Armour, E. Douglas, K.C.....	".....	500	500 00
Allen, Mrs. Emma J.....	".....	950	950 00
Agar, R. T.....	Ingersoll, Ont.....	250	250 00
Allen, James K.....	Newcastle, Ont.....	200	160 00
Ashley, Mrs. Sarah E.....	Belleville, Ont.....	125	125 00
Bain, John, trustee, William St. Mission Savings Society.....	Toronto.....	500	500 00
Baines, W. J. and A. R. Boswell, K.C., in trust..	".....	50	50 00
Barkworth, J. E.....	Baltimore, Md.....	500	500 00
Behan, Mrs. Julia S.....	Mimico Ont.....	325	325 00
Bell, Alfred J.....	Halifax, N.S.....	250	250 00
Bell, John and John P., executors in trust.....	Hamilton, Ont.....	400	400 00
Bell, Miss Madeleine E.....	".....	425	425 00
Bezley, Mrs. E. A.....	Toronto.....	275	275 00
Biggar, Miss Sara M.....	Mohawk, Ont.....	350	350 00
Bond, John M.....	Guelph, Ont.....	650	650 00
Bower, Mrs. Sarah E.....	Toronto.....	500	500 00
Boyd, Mrs. Mary H.....	".....	200	190 00
Browne, Rev. Geo.....	Wolverhampton, Eng.....	650	650 00
Buntin, estate of Alex.....	Montreal.....	7,125	7,125 00
Buntin, Mrs. Isabella G.....	".....	7,100	7,100 00
Brumell, Mrs. Kate W.....	Toronto.....	1,275	1,275 00
Burton, George F.....	".....	500	500 00
Blossom, George W.....	Chicago, Ill.....	2,500	2,500 00
Bickerdike, Robert.....	Montreal.....	2,975	2,975 00
Band, Sydney W.....	Toronto.....	500	400 00
Baker, John T.....	New York.....	2,500	2,500 00
Banks, Mrs. Emily.....	Toronto.....	500	500 00
Bailey, P. L.....	".....	500	500 00
Bryan, W. J.....	".....	250	250 00
Bryan, A. W.....	".....	500	150 00
Bounsall, Miss Phoebe S.....	Blenheim, Ont.....	100	100 00
Baxter, estate of James E.....	Simcoe, Ont.....	100	100 00
Bunnell, Arthur K.....	Brantford, Ont.....	125	125 00
Black, MacM.....	Springfield, Ont.....	125	112 50
Boyd, W. Y.....	Gananoque, Ont.....	125	63 06
Carey, J. P.....	Unknown.....	25	25 00
Carpenter, E. R.....	Collingwood, Ont.....	325	325 00
Cartwright, John R.....	Toronto.....	300	300 00
Catcart, R.....	Unkcnwn.....	25	25 00
Central Canada L. and S. Co.....	Toronto.....	10,775	10,775 00
Clark, James.....	Bullock's Corners.....	700	700 00
Clark, Daniel, M.D.....	Toronto.....	2,925	2,925 00
Clark, Hon. Wm. M., K.C.....	".....	325	325 00
Coutts, James.....	Ufford, Muskoka.....	500	500 00
Cox, Mrs. Annie S.....	Paris, Ont.....	650	650 00
Cox, Hon. Geo. A.....	Toronto.....	9,175	3,175 00
Cox, Hcn. Geo. A., in trust.....	".....	71,250	71,250 00
Cox, Hon. Geo. A., in trust.....	".....	80,000	80,000 00
Cox, E. W.....	".....	1,650	1,650 00
Chafee, Zechariah.....	Providence, R.I.....	1,175	1,175 00



5-6 EDWARD VII., A. 1906

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed.	Amount Paid.
		\$	¢
Cook and Ferguson.....	Sarnia, Ont.....	250	250 00
Carruthers, Geo. F.....	Winnipeg, Man.....	1,000	1,000 00
Curtis, Frank E.....	Simcoe, Ont.....	100	100 00
Cucksey, Robert.....	Chatham, Ont.....	100	58 32
Dexter, Geo. J.....	Atlanta, Ga.....	650	650 00
DeGex, L. M.....	Strathroy, Ont.....	650	650 00
Digby, J. W., president, and W. G. Helliker, manager, Royal L. and S. Co.....	Brantford, Ont.....	2,500	2,500 00
Duncan, John, surrogate executor estate Wm. Duncan.....	Toronto.....	425	425 00
Dunham, Mrs. Alice.....	Boston, Mass.....	1,675	1,675 00
Dunlop, H. C.....	Goderich, Ont.....	1,200	1,200 00
Dunlop, James, administrator.....	Woodstock, Ont.....	150	150 00
Dundas, Mrs. Amy C.....	Toronto.....	475	475 00
Dundas, Miss Amy D.....	".....	100	100 00
Dunnet, Mrs. Jessie.....	".....	750	750 00
Dupuis, Mrs. A. J.....	Kingston, Ont.....	325	325 00
Duffet, Walter.....	Toronto.....	500	500 00
Dickert, D. O.....	Woodstock, Ont.....	250	100 00
Elliott, Christopher.....	Unknown.....	400	400 00
Emery, Mrs. C. H.....	Port Burwell, Ont.....	250	250 00
Essery, Wm. H.....	Toronto.....	250	75 00
Farthings, J. M., trustee Farthing-estate.....	Aylmer, Ont.....	250	250 00
Ferrah, Miss Maggie.....	Oakville, Ont.....	25	25 00
Ferrah, Miss Mary.....	".....	50	50 00
Fitton, Chas. E. and H. W., executors of estate.....	Brantford, Ont.....	250	250 00
Flavelle, Mrs. Minnie, executors of estate.....	Toronto.....	300	300 00
Freyse, Peter.....	".....	650	650 00
Featherstonhaugh, Mrs. Catherine L.....	".....	1,125	1,125 00
Fitton, Horace W.....	Brantford, Ont.....	250	250 00
Ferrier, Mrs. Annie.....	Orangeville, Ont.....	175	175 00
Farwell, W. G., in trust.....	Philadelphia, Pa.....	1,000	1,000 00
Fletcher, R. J.....	Barrie, Ont.....	250	225 00
Gamble, Geo.....	Toronto.....	525	525 00
Gamble, Mrs. Matilda.....	".....	600	600 00
Gardiner, Samuel.....	Unknown.....	25	25 00
Garrett, Mrs. Alice, executrix in trust.....	Niagara, Ont.....	1,375	1,375 00
Gibson, Rev. John.....	Thornhill, Ont.....	250	250 00
Gilmour, Thomas.....	Toronto.....	1,250	1,250 00
Gilmour, Miss Jessie.....	".....	50	50 00
Goad, Charles E.....	".....	17,500	17,500 00
Gowan, Sir James R.....	Barrie, Ont.....	1,350	1,350 00
Gorham, Mrs. Helen D.....	Milton, Ont.....	250	250 00
Gregerson, estate of Mary E.....	Boston, Mass.....	450	450 00
Garrow, E. F.....	Toronto.....	500	500 00
Godwin, W. H.....	Kingston.....	125	125 00
Hamilton, C. and R. V. Rogers, jr., in trust.....	".....	225	225 00
Hamilton, J. M. and J. H. Sharpe, executors.....	San Francisco, Ill.....	3,000	3,000 00
Harmon, L. D.....	Chicago, Ill.....	1,000	1,000 00
Hanlin, Mrs. Helen.....	Fergus, Ont.....	200	200 00
Harris, Arthur B.....	Clarkson, Ont.....	325	325 00
Henderson, John.....	Ottawa, Ont.....	1,750	1,750 00
Heribel, L. E.....	St. Hyacinthe, Que.....	75	75 00
Hewson, Mrs. Fanny B.....	Niagara Falls, Ont.....	500	500 00
Holcroft, H. S.....	Orillia, Ont.....	250	250 00
Home Savings & Loan Co., Ltd.....	Toronto.....	4,375	4,375 00
Horton, Mrs. Maria.....	Rochester, N.Y.....	825	825 00
Hoskin, J., President, and J. W. Langmuir, managing director, in trust.....	Toronto.....	250	250 00
Hoskin, John, K.C., L.L.D.....	".....	7,000	7,000 00
Hoskin, Mrs. Mary A.....	".....	1,500	1,500 00
Howe, Etna D.....	".....	1,350	1,350 00
Hooper, Edward M.....	St. Catharines.....	50	50 00
Hooper, Mrs. Isabella L.....	".....	50	50 00
Hutton, Mrs. E. A.....	Guelph, Ont.....	500	500 00

## SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount Paid.
		\$	\$ cts.
Hime, W. L. and M. W., in trust.	Toronto	500	500 00
Hirschberg, F. D.	St. Louis, Mo.	2,500	2,500 00
Hay, A. W.	Quebec	500	500 00
Howson, H. B.	Toronto	250	250 00
Haney, Mrs. Annie M.	Strathroy, Ont.	375	375 00
Irving, Mrs. Louisa S.	Toronto	75	75 00
Irwin, J.	Strathroy, Ont.	500	500 00
Jackes, Mrs. Kate, executrix	Toronto	1,225	1,225 00
Jaffray, Robert.	"	5,000	5,000 00
Kemp, J. C., manager, and M. Morris, assistant manager, in trust.	"	75,000	75,000 00
Kenny, James J.	"	5,325	5,325 00
Kenny, Miss Marion.	"	125	125 00
Kent, Miss Myra	"	1,325	1,325 00
Kirkpatrick, W. M. and A. T., executors.	"	625	625 00
Kimmerly, P. G.	"	500	500 00
Kernahan, J. K.	St. Catharines, Ont.	250	250 00
Knowlton, F. J. G.	St. John, N.B.	500	400 00
Larkin, Ellen M., executrix, and H. E. McSloy, executor, estate of Patrick Larkin.	St. Catharines, Ont.	5,000	5,000 00
Lavis, Charles.	Belleville, Ont.	2,000	2,000 00
Lash, Z. A., trustee.	Toronto.	1,650	1,650 00
Leach, James	"	1,000	1,000 00
Leckie, Miss Sarah.	Bullock's Corners.	325	325 00
Leslie, William	Unknown.	50	50 00
Lester, Thomas W.	Hamilton, Ont.	550	550 00
Long, Thomas & Bros	Collingwood, Ont.	11,675	11,675 00
Long, Thomas	"	11,300	11,300 00
Long, Thomas, in trust	"	625	625 00
Leslie, John, manager in trust	St. Marys, Ont.	5,000	5,000 00
MacGillivray, Mrs. C. D.	Kingston, Ont.	500	500 00
Macaulay, Miss C. I.	"	500	500 00
Macdonald, The Baroness	Ottawa	1,400	1,400 00
MacKerchar, D.	Minneapolis, Minn.	50	50 00
Maddison, Mrs. E. A.	Toronto	250	250 00
Marling, Thos. W. B.	Montreal.	25	25 00
Marsh, Mrs. E. C.	Lindsay.	525	525 00
Maughan, N. executors of estate.	Toronto	650	650 00
Meadows, Mrs. E. M.	Wexford, Ireland.	600	600 00
Morrison, John	Montreal	4,400	4,400 00
Moran, W. J.	Winnipeg	450	450 00
Mountain, Rev. J. J. S.	Cornwall.	3,450	3,450 00
Moyna, Rev. M.	Orillia	1,000	1,000 00
Munro, Alex.	Toronto	125	125 00
Muttlebury, F. W.	Toronto	200	200 00
Myers, A.	"	6,650	6,650 00
MacMahon, H. P.	Woodstock, Ont.	250	250 00
MacMahon, H. W.	Toronto	250	250 00
Mahony, T. H.	Quebec	2,000	2,000 00
Meikle, W. B.	London, Eng.	1,250	1,250 00
McCallum, J. Finlay.	Owen Sound, Ont.	125	125 00
McCauley, Rev. S.	Belleville, Ont.	175	175 00
McCauley, Mrs. L. M.	"	175	175 00
McKay, George	Unknown	50	50 00
McDonald, Mrs. Alice	Guelph	175	175 00
McIntosh, J. I.	"	200	200 00
McKeown, Mrs. C. I.	Orangeville.	175	175 00
McCabe, S. L.	Lotus, Ont.	500	500 00
National Trust Co., Ltd.	Toronto.	16,700	16,700 00
Nicol, Miss M. P.	St. Marys, Ont.	250	250 00
Neihaus, Charles.	Toronto	2,000	2,000 00
Niven, John K. & Co.	"	50	50 00
Northeote, Henry	"	50	50 00
Northern Life Assurance Co.	London, Ont.	5,000	5,000 00
Nicholls, H. A.	Richmond Hill, Ont.	125	75 00

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## THE BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed.	Amount Paid.
		\$	\$ cts.
O'Flynn, E. D.	Madoc, Ont.	1,325	1,325 00
O'Hara, Jas.	Toronto	150	150 00
Osborne, Miss Annie	"	325	325 00
Osborne, James Kerr	"	17,250	17,250 00
Osborne, J. K., in trust for N. W. Davidson	"	375	375 00
Parker, Caleb	Colborne	300	300 00
Paterson, Miss H. M.	Toronto	350	350 00
Paterson, Miss M. L.	Deer Park, Ont.	1,200	1,200 00
Paterson, Rev. T. W.	"	2,100	2,100 00
Patrick, Geo. S.	Lindsay, Ont.	300	300 00
Pellatt, Sir Henry M.	Toronto	3,650	3,650 00
Perry, Robert D.	"	17,000	17,000 00
Porter, John S.	"	850	850 00
Potts, Mrs. Jane V.	Sterling, Ont.	500	500 00
Pearey, G. S., in trust	Toronto	300	300 00
Philps, E. L.	St. John, N.B.	500	500 00
Poole, Jas.	Glencoe, Ont.	100	100 00
Power, Wm.	Toronto	100	100 00
Raikes, Geo., in trust	Barrie, Ont.	1,500	1,500 00
Ramsay, Wm.	Toronto	650	650 00
Reed, Hayter, trustee	Quebec	2,200	1,760 00
Rice, O. F., Mgr., in trust	Toronto	6,650	6,650 00
Ridout, estate of J. D.	North Toronto	1,500	1,500 00
Robinson, Geo., executors estate of George	Toronto	1,000	1,000 00
Robinson, Mrs. E.	"	1,250	1,250 00
Rowell, Mrs. E.	"	250	250 00
Rance, Mrs. H.	Clinton, Ont.	1,000	1,000 00
Renwick, Mrs. J. MacD.	London, Eng.	250	250 00
Ross, F. H.	Toronto	250	250 00
Schofield, Mrs. A. L.	Guelph, Ont.	225	225 00
Scott, Miss Ann	Unknown	200	200 00
Simpson, B. M.	Philadelphia, Pa.	1,000	1,000 00
Shaw, Mrs. I. T.	Hamilton, Ont.	375	375 00
Smith, Alex.	Toronto	600	600 00
Smith, G. B.	"	2,500	2,500 00
Smith, Miss Jane	"	400	400 00
Smith, Miss Jane M., executrix	Montreal	150	150 00
Smith, W. H., manager in trust	Toronto	29,250	29,250 00
Sproule, Miss E. J.	Springfield on Credit	125	125 00
Stewart, James B.	Toronto	100	100 00
Stewart, John	"	100	100 00
Stewart, J. & J. Dunran, executors in trust	"	1,300	1,300 00
Stewart, Rev. Wm., D.D.	"	650	650 00
Swan, Henry	"	50	50 00
Scott, C. W.	Oshawa, Ont.	500	500 00
Snow, Mrs. H. S.	Surrey, Eng.	425	425 00
Smith, W. W.	Raleigh, N.C.	1,000	1,000 00
Simpson, C. C.	Philadelphia, Pa.	500	500 00
Simpson, Wm. M.	"	500	500 00
Smart, A. M.	London, Ont.	500	500 00
Sims, P. H.	Toronto	5,000	5,000 00
Smiley, James	Paris, Ont.	100	100 00
Staebler, J. M.	Berlin, Ont.	250	75 00
Taylor, M. & A. G.	Ottawa	250	250 00
Thompson, executors estate of Robert	Toronto	13,600	13,600 00
Tilley, Mrs. E. M.	London, Ont.	100	100 00
Toronto General Trusts Corporation, in trust	Toronto	5,250	5,250 00
Toronto General Trusts Corporation, executors estate J. T. Kirkland	"	2,000	2,000 00
Toronto General Trusts Corporation, executors estate J. Gowan	"	1,250	1,250 00
Townley, W. R.	Chicago, Ill.	500	475 00
Turner, Frank C. E.	Bracondale, Ont.	400	400 00
Turner, Miss M. E.	"	50	50 00

SESSIONAL PAPER No. 8

THE BRITISH AMERICA ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS--*Continued.*

Name.	Residence.	Amount Subscribed.	Amount Paid.
		\$	\$ cts.
Toronto General Trusts Corporation, administrators estate Mrs. E. M. Dalton. . . . .	Toronto . . . . .	325	325 00
Torrance, Rev. R., D.D., & R. T. Armstrong, executors estate Mrs. Margaret Armstrong. . . . .	Guelph, Ont . . . . .	300	300 00
Wade, Mrs. Lillie . . . . .	Brighton, Ont . . . . .	825	825 00
Wadsworth, V. B., manager, and W. Wedd, Jr., secretary in trust. . . . .	Toronto . . . . .	1,125	1,125 00
Walker, Miss M. L. . . . .	Ottawa . . . . .	600	600 00
Walker, W. H. . . . .	" . . . . .	350	350 00
Warner, Mrs. C. L. . . . .	Toronto. . . . .	1,000	1,000 00
Warren, Chas. D. . . . .	" . . . . .	25	25 00
Watson, Mrs. Sarah . . . . .	" . . . . .	1,000	1,000 00
Watson, Mrs. S., in trust for G. B. & J. M. Watson . . . . .	" . . . . .	2,125	2,125 00
Watson, Thomas . . . . .	" . . . . .	2,000	2,000 00
Weir, James . . . . .	Unknown. . . . .	200	200 00
Western Assurance Co . . . . .	Toronto . . . . .	235,000	235,000 00
Wilson, C. S., executors and trustees of estate. . . . .	" . . . . .	1,000	1,000 00
Wilson, John . . . . .	Unknown . . . . .	200	200 00
Wingard, Miss N. M. . . . .	Morrisburg, Ont. . . . .	650	650 00
Wood, Peter . . . . .	Brantford, Ont. . . . .	3,325	3,325 00
Wood, Hon. S. C. . . . .	Toronto. . . . .	650	650 00
Wigham, J. W. . . . .	" . . . . .	1,000	1,000 00
Wolfe, Mrs. M. G. . . . .	Petrolea . . . . .	1,300	1,300 00
Wolfe, F., in trust for T. D. G. Wolfe . . . . .	" . . . . .	50	50 00
" " J. B. Wolfe. . . . .	" . . . . .	50	50 00
" " Miss M. B. Wolfe. . . . .	" . . . . .	50	50 00
" " F. B. Wolfe . . . . .	" . . . . .	50	32 66
Whittier, H. F. . . . .	Trenton . . . . .	450	450 00
Total . . . . .		850,000	848,226 54

THE CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1905).

R. Wilson-Smith, President; Hon. Alp. Desjardins, Vice-President; T. H. Hudson, Manager; S. H. Ewing, J. P. Cleghorn, J. J. Kenny, Hon. S. C. Wood.

LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		\$	\$
Commercial Union Assurance Co., Limited..	London, Eng.....	98,300	39,320
R. Wilson-Smith .....	Montreal, P.Q .....	4,000	1,600
Thomas H. Hudson .....	" .....	1,000	400
Hon. A. Desjardins.....	" .....	1,000	400
S. H. Ewing .....	" .....	1,000	400
J. P. Cleghorn .....	" .....	1,000	400
J. J. Kenny .....	Toronto .....	1,000	400
Hon. S. C. Wood.....	" .....	1,000	400
	Total .....	\$108,300	\$43,320

## SESSIONAL PAPER No. 8

## CANADA LIFE ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905.)

Hon. George A. Cox, President; F. W. Gates, Vice-President; Adam Brown, E. R. Wood, James Ross, J. W. Flavelle, B. E. Walker, D.C.L., H. B. Walker, Charles Chaput, Hon. A. T. Bliss, Z. A. Lash, K.C., John Hoskin, K.C., L.L.D., E. W. Cox, A. Bruce, K.C., Hon. William Gibson.

## LIST OF SHAREHOLDERS—(As at December 31, 1905.)

Name.	Residence.	Shares.	Amount subscribed.	Amount paid.
			\$	\$
Beaty, Mrs. Annie E. ....	61 Crescent Road, Toronto .....	5	2,000	2,000
Beaty, J. W. ....	" " .....	2	800	800
Becher, Mrs. Caroline .....	Care of Messrs. Denison & Mack-			
	lem, Toronto .....	17	6,800	6,800
Bedells, Mrs. Clara Louisa. ....	13 Mackenzie Ave., Toronto .....	7	2,800	2,800
Black, Mrs. Mary .....	104 Madison Ave, Toronto .....	3	1,200	1,200
Brown, Adam .....	Hamilton .....	6	2,400	2,400
Bruce, Alexander, K.C. ....	Toronto .....	10	4,000	4,000
Bruce, Ralph R. ....	Hamilton .....	2	800	800
Burton, George F. ....	18 Toronto Street, Toronto .....	8	3,200	3,200
Burton, Louise G. O. ....	Toronto.—Address Messrs. Biggar			
	& Burton, 18 Toronto Street,			
	Toronto .....	6	2,400	2,400
Burton, Joseph S. ....	Reigate, Surrey, England.—Ad-			
	dress Geo. F. Burton, Esq., 18			
	Toronto Street, Toronto .....	8	3,200	3,200
Burton, Mrs. Mary R. ....	Care of Geo. F. Burton, Esq., 18			
	Toronto Street, Toronto .....	1	400	400
Cameron, Mrs. E. M. DeB. ....	17 Wilcox Street, Toronto.—Ad-			
	dress Mrs. J. Hillyard Cameron	18	7,200	7,200
Cathcart, Rev. Nassau .....	Trinity Vicarage, Guernsey, Eng-			
	land .....	30	12,000	12,000
Cawthra, Mrs. Anna C. ....	211 College Street, Toronto .....	20	8,000	8,000
Central Canada Loan and Savings Company .....	Toronto .....	339	135,600	135,600
Cowcher, Mrs. Mary, estate of the late .....	Care of Geo. F. Burton, Esq., 18			
	Toronto Street, Toronto .....	2	800	800
Cox, Edward W. ....	Toronto .....	80	32,000	32,000
Cox, Hon. Geo. A. ....	" .....	642	256,800	256,800
Cox, Mrs. Margaret, estate of the late	Care of Hon. Geo. A. Cox, To-			
	ronto .....	90	36,000	36,000
Crossley, F. ....	Woodstock, Ont. ....	8	3,200	3,200
Durnford, Lieut.-Col. Charles Day.	Care of Messrs. Grindlay & Co.,			
	54 Parliament Street, London,			
	S.W., England .....	22	8,800	8,800
Durnford, Mrs. Emily .....	Care of Lieut.-Col. C. D. Durn-			
	ford, Messrs. Grindlay & Co.,			
	54 Parliament Street, London,			
	S.W., England .....	25	10,000	10,000
Ewart, John .....	4 Fenchurch Street, London,			
	E.C., England, and H. J. Beth-			
	une, Toronto.—Address H. J.			
	Bethune, Esq., Dominion Bank,			
	Toronto .....	25	10,000	10,000
Ferguson, Clara H. ....	Address Geo. F. Burton, Esq., 18			
	Toronto Street, Toronto .....	6	2,400	2,400
Ferrie, A. E. ....	Toronto .....	5	2,000	2,000
Ferrie, Campbell .....	Hamilton .....	1	400	400
Ferrie, Walter B. ....	Vancouver, B.C. ....	5	2,000	2,000
Findlay, W. F. and W. H. Wardrope, K.C. ....	Care of W. F. Findlay, Esq.,			
	Hamilton .....	8	3,200	3,200
Flavelle, J. W. ....	Toronto .....	40	16,000	16,000

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CANADA LIFE ASSURANCE COMPANY.—*Continued.*LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid.
			\$	\$
Forbes, Emily C.....	Care of Messrs. MacIntosh & Hyde, Montreal.....	1	400	400
Gates, F. W.....	Hamilton.....	10	4,000	4,000
Gates, F. W., and Adam Brown..	Hamilton.—Address F. W. Gates, Esq., Hamilton.....	6	2,400	2,400
Gates, H. E.....	London, Ont.....	1	400	400
Gibson, The Hon. Wm.....	Beamsville.....	75	30,000	30,000
Grasett, Lieut.-Col. H. J.....	Police Headquarters, Toronto.....	4	1,600	1,600
Grasett, F. LeM., M.D.....	Simcoe Street, Toronto.....	12	4,800	4,800
Guernsey Commercial Banking Company, The.....	Guernsey, England.....	20	8,000	8,000
Gzowski, C. S., and Major-General Robert Sandham.....	Executors of the late Col. Sir C. S. Gzowski.—Address C. S. Gzowski, Esq., Toronto.....	52	20,800	20,800
Hamilton Provident and Loan Society, The.....	Hamilton.....	5	2,000	2,000
Henderson and Small (James Henderson and John T. Small).....	Toronto.....	30	12,000	12,000
Hendrie, John S.....	Hamilton.....	2	800	800
Hendrie, Wm.....	".....	40	16,000	16,000
Hendrie, Wm., jr.....	".....	1	400	400
Hills, R.....	Toronto.....	4	1,600	1,600
Hoskin, John, K.C., LL.D.....	".....	15	6,000	6,000
Hoskin, John, president, and J. W. Langmuir, Managing Director, Toronto General Trusts Corporation.....	In trust, Toronto.....	16	6,400	6,400
Jaffray, Robert.....	Toronto.....	20	8,000	8,000
Jarvis, Emilius.....	".....	13	5,200	5,200
Kerr, Mrs. Margaret A., estate of the late.....	Care of James E. Kerr, Esq., Galt.....	8	3,200	3,200
Kidd, D.....	Hamilton.....	1	400	400
Kilvert, F. E., Agent, in trust, Bank of Hamilton.....	Toronto.....	15	6,000	6,000
Lash, Z. A., K.C.....	".....	83	33,200	33,200
Leggat, Matthew.....	Hamilton.....	20	8,000	8,000
Little, Geo. F.....	Toronto.....	1	400	400
Long, T. and Bro.....	Collingwood.....	12	4,800	4,800
Lucas, R. A., and Henry E. McLaren, trustees.....	Hamilton.....	4	1,600	1,600
McLaren, Arch., K.....	Seattle, Washington.....	16	6,400	6,400
McLaren, Fred'k G.....	Hamilton.....	16	6,400	6,400
McLaren, Geo. H.....	15 Hughson Street, South, Hamilton.....	16	6,400	6,400
McLaren, Henry, estate of the late.....	Address R. A. Lucas, Esq., Hamilton.....	62	24,800	24,800
McLaren, Richard J.....	15 Hughson Street, South, Hamilton.....	16	6,400	6,400
McLaren, Wm. F.....	15 Hughson Street, South, Hamilton.....	16	6,400	6,400
Macklem, Mrs. Charlotte.....	Care of O. R. Macklem, Esq., Toronto.....	3	1,200	1,200
Macklem, O. R.....	Toronto.....	3	1,200	1,200
Macklem, O. R., G. T. Denison and C. E. Fleming.....	Address O. R. Macklem, Esq., Toronto.....	3	1,200	1,200
Macpherson, Mrs. S. E. M.....	Care of Geo. F. Burton, Esq., 18 Toronto Street, Toronto.....	3	1,200	1,200
Macpherson, T. H., estate of the late.....	Hamilton.....	6	2,400	2,400
Merritt, Wm. Ingersoll.....	Care of Imperial Bank, Toronto.....	2	800	800

## SESSIONAL PAPER No. 8

CANADA LIFE ASSURANCE COMPANY.—*Concluded.*LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	Shares.	Amount subscribed.	Amount paid.
			\$	\$
Mills, James H. . . . .	Hamilton . . . . .	25	10,000	10,000
O'Reilly, E. B., M.D. . . . .	" . . . . .	1	400	400
Osler, E. B., and J. Henderson. . . . .	Toronto, executors of the late A. T. Todd.—Address Messrs. Henderson & Small, Toronto. . . . .	40	16,000	16,000
Pellatt, Henry M. . . . .	Toronto . . . . .	5	2,000	2,000
Plummer, Jas. H. . . . .	" . . . . .	93	37,200	37,200
Provident Investment Company, The	" . . . . .	2	800	800
Ramsay, A. G. . . . .	" 515 Huron Street. . . . .	1	400	400
Reeve, Richard A., M.D. . . . .	" . . . . .	5	2,000	2,000
Richardson, Mrs. Elizabeth G. . . . .	Address The Farmers' Loan and Trust Company, of New York, 22 William Street, New York. . . . .	8	3,200	3,200
Ritchie, Thos. W., estate of the late.	Care of W. F. Ritchie, Esq., 71a St. James Street, Montreal. . . . .	2	800	800
Robinson, Mrs. L. A. E. . . . .	Care of W. A. Robinson, Esq., Hamilton . . . . .	1	400	400
Robinson, W. A. . . . .	Hamilton . . . . .	2	800	800
Sanderson, Frank. . . . .	Toronto . . . . .	2	800	800
Sconce, James, Edinburgh, Scotland, Richard Juson Kerr, Manchester, England, Alan Hastings Crossley, Rowelstone, Manley, Cheshire, England . . . . .	Address Mrs. Emily Crossley, Star Hall, Ancoats, Manchester, Eng- land . . . . .	20	8,000	8,000
Strathy, H. H., Barrie, and H. J. Grasett . . . . .	Toronto.—Address Lieut.-Col. H. J. Grasett, 66 St. Patrick Street, Toronto . . . . .	7	2,800	2,800
Toronto General Trusts Corporation, The, trustees. . . . .	Toronto . . . . .	50	20,000	20,000
Torrance, Rev. Edward F. . . . .	Peterborough . . . . .	6	2,400	2,400
Turnbull, James, Cashier, in Trust.	Hamilton . . . . .	10	4,000	4,000
Walker, Byron E. . . . .	Toronto . . . . .	50	20,000	20,000
Walker, H. B. . . . .	Canadian Bank of Commerce, New York, N.Y. . . . .	12	4,800	4,800
Wardrobe, W. H., K.C., and W. F. Findlay . . . . .	Care of W. H. Wardrobe, Esq., K.C., Hamilton . . . . .	7	2,800	2,800
Wilkie, D. R. . . . .	Imperial Bank, Toronto . . . . .	3	1,200	1,200
Wood, E. R. . . . .	Toronto . . . . .	54	21,600	21,600
Young, Miss E. M. . . . .	Care of Geo. A. Young, Esq., Hamilton . . . . .	9	3,600	3,600
Young, Geo. A. . . . .	Hamilton . . . . .	1	400	400
Young, John C., jr. . . . .	P. O. Box 785, Windsor, Ont. . . . .	10	4,000	4,000
			\$ 1,000,000	\$1,000,000



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## CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

## LIST OF DIRECTORS (As at December 31, 1905).

A. Sutherland, D.D., President; W. S. Dinnick, H. N. Bate, Vice-Presidents; A. G. C. Dinnick, Managing Director; J. Kammerer, R. H. Green, C. W. Young.

## LIST OF SHAREHOLDERS (As at December 31, 1905).

Name.	Residence.	Number of Shares.	Amount Subscribed for	Amount paid in Cash.
			\$	\$ cts.
Edward Henderson.....	Ancaster .....	34	3,400	850 00
John R. Folsetter .....	Ayr.....	10	1,000	250 00
Janet Kingsburgh.....	" .....	10	1,000	250 00
Estate of late Jane Kingsburgh.....	" .....	5	500	125 00
A. McEwan.....	" .....	15	1,500	375 00
John McNab.....	" .....	5	500	125 00
John McRuer.....	" .....	5	500	125 00
F. W. Church, M.D.....	Aylmer, P.Q.....	10	1,000	250 00
James Bell.....	Arnprior.....	20	2,000	
John H. Kydd.....	Bowmanville.....	335	33,500	3,875 00
John Ott.....	Brantford.....	5	500	125 00
O. A. Marshall, D.D.S.....	Belleville.....	5	500	125 00
J. A. Marshall.....	" .....	30	3,000	500 00
J. W. Ray.....	Cambray.....	2	200	50 00
E. M. Breakenridge.....	Cherry Valley, P.O.....	5	500	500 00
Wm. Burgoyne.....	Fenelon Falls.....	1	100	25 00
John Aldous.....	" .....	3	300	75 00
Wm. Graham.....	" .....	5	500	125 00
H. H. Graham, M.D.....	" .....	5	500	125 00
W. Robson.....	" .....	3	300	75 00
George R. Barrie.....	Galt.....	10	1,000	125 00
Watson Henry Walker.....	Chatham.....	5	500	125 00
L. W. Cockburn.....	Hamilton.....	25	2,500	250 00
Mary J. Bingham.....	" .....	10	1,000	83 34
Harriet E. Dodd.....	" .....	3	300	75 00
Margaret Logie.....	" .....	5	500	125 00
Fred. A. Rosebrugh, M.D.....	" .....	10	1,000	
G. Reid Simpson, M.D.....	" .....	20	2,000	500 00
A. Woolverton.....	" .....	6	600	150 00
Thos. B. Puddicombe.....	Haysville.....	20	2,000	500 00
Peter Hufner.....	Hawksville.....	10	1,000	125 00
James Bell.....	Hensall.....	5	500	125 00
William Bell.....	" .....	5	500	125 00
E. G. Winn.....	Hawksville.....	5	500	125 00
W. H. Montague.....	Hamilton.....	20	2,000	
Adelaide Bell.....	Hensall.....	5	500	125 00
Maggie R. Bell.....	" .....	5	500	125 00
J. B. Begg.....	Lindsay.....	5	500	75 00
A. Gillespie, M.D.....	" .....	3	300	
James S. Gillogly.....	" .....	7	700	
Geo. Lytle.....	" .....	1	100	25 00
Geo. A. Milne.....	" .....	3	300	75 00
G. B. Muma.....	Ayr.....	5	500	
B. F. Brook.....	Listowel.....	10	1,000	250 00
Chas. Needler.....	Millbrook.....	5	500	125 00
W. W. Jordan.....	Oakwood.....	13	1,300	325 00
Amy Mulligan.....	Omamee.....	3	300	75 00
Thomas Miller, sr.....	Oshawa.....	25	2,500	416 67
H. N. Bate.....	Ottawa.....	100	10,000	2,500 00
Alex. Fleck.....	" .....	10	1,000	250 00
Alice B. MacLaren.....	" .....	20	2,000	500 00
P. J. Baskerville.....	" .....	20	2,000	500 00
J. P. MacLaren.....	" .....	20	2,000	125 00
Henrietta Adelaide Clemow.....	" .....	100	10,000	2,500 00

## SESSIONAL PAPER No. 8

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for	Amount paid in Cash.
			\$	\$ cts.
F. A. Heney.....	Ottawa.....	50	5,000	1,250 00
W. J. Campbell.....	".....	10	1,000	125 00
A. T. Shillington, M.D.....	".....	10	1,000	
Thos. Lawson.....	".....	5	500	
John Haggart.....	Perth.....	2	200	
J. C. North.....	Picton.....	15	1,500	975 00
C. H. North.....	".....	10	1,000	650 00
Stephen H. Murphy, M.D.....	Renfrew.....	10	1,000	250 00
Elizabeth J. Morrison.....	Richwood.....	20	2,000	500 00
W. & A. Snyder.....	St. Jacobs.....	20	2,000	250 00
Chas. W. Young.....	St. Stephens, N.B.....	50	5,000	1,250 00
Philip I. Price.....	St. Catharines.....	25	2,500	625 00
Estate late Wm. I. Price.....	".....	5	500	125 00
Emma F. Rorabeck.....	West Lake.....	167	16,700	875 00
Earle H. Rorabeck.....	".....	1	100	25 00
Fred. W. Haycock.....	".....	10	1,000	
W. J. Stutt.....	West Flamboro.....	5	500	
G. E. Gross.....	Whitby.....	10	1,000	
A. G. C. Dinnick.....	Toronto.....	255	25,500	5,625 00
J. A. Kammerer.....	".....	25	2,500	250 00
R. H. Greene.....	".....	250	25,000	2,500 00
A. Sutherland.....	".....	500	50,000	5,000 00
Jas. P. Murray.....	".....	1	100	
W. S. Dinnick.....	".....	975	97,500	9,750 00
Wm. D. Wilson.....	".....	3	300	75 00
Wm. McGuire.....	Tilsonburg.....	5	500	125 00
J. T. Carroll.....	Vancouver, B.C.....	1	100	25 00
E. A. Thomas.....	".....	1	100	25 00
S. B. Smale.....	Wroxeter.....	10	1,000	
Dugald Stewart.....	Teeswater.....	5	500	125 00
John McGarva.....	Clinton.....	10	1,000	250 00
Fred. G. Finley.....	Montreal, P.Q.....	15	1,500	250 00
Sir Wm. Hingston.....	".....	10	1,000	250 00
J. Frank Adams.....	Toronto.....	350	35,000	8,750 00
G. A. Reid.....	Fergus.....	5	500	125 00
M. S. McKay.....	Galt.....	25	2,500	416 67
W. N. Matthews.....	Ottawa.....	50	5,000	
J. de St. Denis Lemoine.....	".....	33	3,300	825 00
Miss Hattie Allen.....	Township of Hallowell.....	35	3,500	875 00
W. T. Miller.....	Toronto.....	200	20,000	2,000 00
Albert M. Wickens.....	".....	125	12,500	1,250 00
		4,346	434,600	63,891 68

## CANADIAN FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

J. H. Ashdown, President; F. W. Stobart, Vice-President; R. T. Riley, Managing Director; R. J. Campbell, G. R. Crowe, J. Galt, E. F. Hutchings.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Shares.	Amount subscribed for.	Amount paid in.
			\$	\$
Adams, Charles.....	Winnipeg.....	20	1,000	1,000
Agnew, Mrs. Amy J.....	Elkmouth, B.C.....	2	100	100
Aikins, J. A. M.....	Winnipeg.....	130	6,500	6,500
Alley, W. S.....	Toronto.....	10	500	500
Anderson, Wm.....	Winnipeg.....	2	100	100
Ashdown, J. H.....	".....	205	10,250	10,250
Ashdown, Lilhan.....	".....	100	5,000	5,000
Ashdown, Florence.....	".....	100	5,000	5,000
Ashdown, Harry.....	".....	85	4,250	4,250
Ashdown, Enima L.....	".....	31	1,550	1,550
Barclay, Robert.....	".....	25	1,250	1,250
Bawlf, N.....	".....	62	3,100	3,100
Beliveau, H.....	".....	10	500	500
Black, Alex.....	".....	25	1,250	1,250
Blowey, J. T.....	".....	10	500	500
Byrnes, Ada B. W.....	".....	10	500	500
Cadham, J. O.....	Portage la Prairie.....	5	250	250
Campbell, R. J.....	Winnipeg.....	62	3,100	3,100
Campbell, C. A. (in trust).....	".....	15	750	750
Cameron, A. L.....	Calgary.....	15	750	750
Campkin, H. H.....	Indian Head.....	5	250	250
Carmichael, A.....	Kenora.....	25	1,250	1,250
Carr, Mrs. E. M.....	Virden.....	15	750	750
Carson, A.....	Vancouver.....	3	150	150
Clark, S. P.....	Winnipeg.....	20	1,000	1,000
Cockburn, J. W.....	".....	20	1,000	1,000
Cockburn, Jennie.....	".....	15	750	750
Cooper, W. J.....	Portage la Prairie.....	20	1,000	1,000
Cross, Wm.....	Winnipeg.....	25	1,250	1,250
Cross, A. E.....	Calgary.....	5	250	250
Culver, est. of W. H.....	Winnipeg.....	90	4,500	4,500
Cruthers, S.....	Manitou.....	2	100	100
Crowe, G. R.....	Winnipeg.....	100	5,000	5,000
Crowe, J. A.....	".....	10	500	500
Crowe, Annie M.....	".....	10	500	500
Davidson, est. of J. A.....	Neepawa.....	5	250	250
Denison, A. L.....	Winnipeg.....	4	200	200
Dickie, N.....	Carberry.....	10	500	500
Elliott, D. K.....	Winnipeg.....	31	1,550	1,550
Fairbairn, S.....	Minnedosa.....	2	100	100
Fitzgerald, H. G.....	Lakefield, Ont.....	10	500	500
Forsyth, Wm.....	Regina.....	5	250	250
Foster, F. K.....	Toronto.....	40	2,000	2,000
Flower, C. A.....	Birtle.....	50	2,500	2,500
Flumerfelt, A. C.....	Victoria.....	12	600	600
Galt, G. F.....	Winnipeg.....	62	3,100	3,100
Galt, John.....	".....	148	7,400	7,400
Garland, est. of Wm.....	Portage la Prairie.....	20	1,000	1,000
Greene, J. J.....	Hamilton.....	25	1,250	1,250
Hanbury, John.....	Brandon.....	10	500	500
Hanna, D. B.....	Toronto.....	15	750	750
Hastings, G. V.....	Winnipeg.....	100	5,000	5,000
Hogg, Rev. Jos. (in trust).....	".....	36	1,800	1,800
Howden, J.....	Neepawa.....	2	100	100
Hutchings, E. F.....	Winnipeg.....	90	4,500	4,500
Hutchings, R. J.....	Calgary.....	10	500	500
Huxley, J. E.....	Winnipeg.....	25	1,250	1,250
Ireland, W. W.....	Carberry.....	5	250	250

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## CANADIAN FIRE INSURANCE COMPANY—Continued.

## LIST OF DIRECTORS—Continued.

Name.	Residence.	Shares.	Amount subscribed for.	Amount paid in.
			\$	\$
Johnson, Mabel F.	St. John's, Nfld.	5	250	250
Johnston, W.	Winnipeg.	20	1,000	1,000
Judd, W. E.	Cleveland.	8	400	400
Keddy, John	Brandon.	10	500	500
Kelly, Mrs. Jennie W.	"	5	250	250
Kelly, Mrs. Mary L.	"	18	900	900
Kinnisten, W. H.	Calgary.	10	500	500
Lawlor, T. J.	Killarney.	10	500	500
Lennard, W. B.	Russell.	5	250	250
Lindsay, W. J.	Brandon.	10	500	500
Lock, A. S.	Winnipeg.	10	500	500
Lougheed, Hon. J. A.	Calgary.	10	500	500
Lundy, F. B.	Portage la Prairie.	5	250	250
Manwaring, H. A.	Birtle.	5	250	250
Marlatt, S. R.	Portage la Prairie.	10	500	500
Marsh, G. T.	Regina.	25	1,250	1,250
Marsh, D. W.	Calgary.	25	1,250	1,250
Marsh, W. A.	Quebec.	50	2,500	2,500
Martin, Robert.	Vancouver.	10	500	500
Masters, T. P.	"	20	1,000	1,000
Mason, John	Neepawa.	5	250	250
Mather, R. A.	Keewatin.	2	100	100
Matheson, R. M.	Brandon.	15	750	750
Matheson, W. A.	Winnipeg.	15	750	750
Meredith, Henry	Brandon.	33	1,650	1,650
Miller, T. B.	Portage la Prairie.	25	1,250	1,250
Milroy, Dr. T. M.	Winnipeg.	5	250	250
Mitchell, J. B.	"	10	500	500
Morton, Thos.	Gladstone.	2	100	100
Murdoch, F. L.	Vancouver.	18	900	900
Murgatroyd, Benj.	London, Eng.	25	1,250	1,250
Murphy, G. B.	Carberry.	5	250	250
Macdonald, D. A.	Portage la Prairie.	10	500	500
Macdonald, P. A.	Winnipeg.	10	500	500
MacKenzie, Kenneth.	"	37	1,850	1,850
McLean, Annette L.	Campbell, P.O., Cal.	50	2,500	2,500
McAllister, est. A.	Winnipeg.	6	300	300
McAllister, J. E.	"	5	250	250
McBride, A.	Calgary.	12	600	600
McBride, Lucy	"	12	600	600
McDonald, J. J.	Winnipeg.	20	1,000	1,000
McDermott, P. J.	Minnedosa.	5	250	250
McDiarmid, J.	Brandon.	5	250	250
McIntyre, Daniel.	Winnipeg.	15	750	750
McIntyre, Mrs. S. F.	Portage la Prairie.	5	250	250
McKechmie, Wm.	Vancouver.	40	2,000	2,000
McKenny, J. T.	St. Paul.	6	300	300
McLaren, G. W.	Morden.	1	50	50
McLenaghan, Jas.	Toronto.	25	1,250	1,250
McNaughton, R. D.	Moosomin.	31	1,550	1,550
McLaren, J. B.	Winnipeg.	10	500	500
Nanton, A. M.	"	20	1,000	1,000
Orde, W. L.	"	10	500	500
O'Reilly, est. of E.	"	3	150	150
Pace, F. W.	"	50	2,500	2,500
Parrish, W. L.	"	10	500	500
Patton, F. L.	"	5	250	250
Patton, F. L. (in trust).	"	125	6,250	6,250
Parsons, S. R.	Toronto.	50	2,500	2,500
Pearce, Wm.	Calgary.	10	500	500
Pearce, Margaret A.	"	10	500	500
Peffer, Maude V.	Brandon.	12	600	600
Peffer, Maggie R.	"	12	600	600
Powis, E.	Toronto.	190	9,500	9,500

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CANADIAN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF DIRECTORS—*Concluded.*

Name.	Residence.	Shares.	Amount subscribed for.	Amount paid in.
			8	8
Ralston, Mrs. Jessamine.....	Toronto.....	5	250	250
Redmond, Jas. ....	Montreal.....	62	3,100	3,100
Riley, R. T. ....	Winnipeg.....	509	25,450	25,450
Riley, C. S. ....	".....	160	8,000	8,000
Riley, W. J. ....	Calgary.....	10	500	500
Riley, J. H. ....	Halifax.....	2	100	100
Richards, S. N. ....	Winnipeg.....	8	400	400
Rielly, Jas. ....	Calgary.....	5	250	250
Robinson, Capt. Wm .....	Winnipeg.....	50	2,500	2,500
Robinson, Jerry....	".....	10	500	500
Rogers, Mrs. Edith.....	".....	5	250	250
Rutherford, J. G. ....	Ottawa.....	5	250	250
Sanford, est. of W. E. ....	Hamilton.....	100	5,000	5,000
Sanford, Mrs. H. S. ....	".....	25	1,250	1,250
Schofield, F. H. ....	Winnipeg.....	60	3,000	3,000
Scott, Hattie M. ....	".....	15	750	750
Shore, Thomas.....	Calgary.....	3	150	150
Somerset, W. B. ....	Toronto.....	12	600	600
Somerset, Mrs. Isabel H. ....	".....	20	1,000	1,000
Somerset, Mrs. Elizabeth.....	Winnipeg.....	30	1,500	1,500
Spearman, T. W. ....	".....	5	250	250
Stewart, est. D. A. ....	Halifax.....	20	1,000	1,000
Stickle, T. D. ....	Carberry.....	5	250	250
Stitt, Wm. ....	Winnipeg.....	37	1,850	1,850
Stobart, F. W. ....	".....	275	13,750	13,750
Stobart, Grace M. (in trust).....	".....	4	200	200
Stobart, Amy M. ....	".....	3	150	150
Stobart, Phoebe B. ....	".....	2	100	100
Stobart, Frank E. ....	".....	2	100	100
Stobart, Wm. ....	".....	1	50	50
Taylor, Joseph.....	".....	12	600	600
Turnbull, H. ....	".....	5	250	250
Tufts, Prof. J. S. ....	Wolfville, N.S.....	50	2,500	2,500
Walker, F. D. ....	St. John, N.B.....	10	500	500
Waller, Fred.....	Brandon.....	10	500	500
Webb, Mabel T. ....	Quebec.....	62	3,100	3,100
Wellwood, Sarah Jane.....	Minnedosa.....	10	500	500
Wilson, R. R. ....	Winnipeg.....	62	3,100	3,100
Windatt, Clara J. ....	Bowmanville.....	10	500	500
Whyte, Wm. ....	Winnipeg.....	25	1,250	1,250
Whitla, est. R. J. ....	".....	31	1,550	1,550
Wright, S. R. ....	Swan River.....	8	400	400
Young, A. L. ....	Souris.....	6	300	300
Total .....		5,000	\$250,000	\$250,000

## SESSIONAL PAPER No. 8

## THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

Denis Murphy, President; H. K. Egan, A. J. Barr, Vice Presidents; W. Anderson, J. A. Lescarbeau, Thos. Birkett, Thos. McKenna, David Kelly, Robt. Orr, C. J. Smith, Alonzo Grant, Chas. Pope, Ash. Kennedy, E. B. Eddy, Geo. Mills, J. A. Hibbard, W. H. Woods, Thos. Lowry, Joseph Fahey, Albert Maclaren.

## LIST OF SHAREHOLDERS—(As at December 31, 1905.)

Name.	Residence.	Amount Subscribed for.	Amount paid in Cash.
		\$	\$
Ainsworth, W.	Laggan	4,400	800
Anderson, Wm.	Ottawa	2,000	400
Aris, E. C.	Cartier	500	100
Austin, E. E.	Kamloops	500	100
Balfour, R. J.		200	40
Bate, H. N.	Ottawa	2,500	500
Bronson, E. H.	"	5,000	1,000
Birkett, Thomas	"	500	100
Blencoe, George	Toronto Junction	100	20
Belfrey, J.	St. Thomas	100	20
Bilbe, A. H.	Schreiber	1,100	220
Brackenbury, G. B.	Aylmer	200	40
Bertrand, J. E.	Winnipeg	500	100
Bellefeuille, P.	Montreal	500	100
Barr, A. J.	Ottawa	2,200	440
Bilsky, M.	"	100	20
Bryce, J. M.	Winnipeg	200	40
Boisvert, V.	Ottawa	5,100	1,020
Botterell, Richard	"	500	100
Becker, R. C.	Medicine Hat	200	40
Booth, J. R.	Ottawa	500	100
Bronson, W. G.	"	5,000	1,000
Brown, D. W.	"	500	100
Bartlett, J. R.	Fairville	500	100
Bullis, E.	Ottawa	200	40
Bolduc, A.	Quebec	500	100
Boyd, A.	Smith's Falls	100	20
Borbridge, W.	Ottawa	500	100
Booth, C. J.	"	1,000	200
Bate, W. T.	"	2,500	500
Bangs, L. D.	"	500	100
Begg, A. C. S.	North Bay	500	100
Carson, S.	Chapleau	1,000	200
Collinson, J.	St. Thomas	1,000	200
Calder, L.	Gretna	100	20
Cross, J.	North Bay	2,500	500
Clendenning, Louise	Ottawa	500	100
Cloutier, Chas	Quebec	100	20
Cloutier, Jos.	"	100	20
Corbett, D.	Schreiber	500	100
Corrigan, Mrs. C.	Ottawa	2,000	400
Corrigan, M.	"	1,100	220
Cardell, J.	Calgary	500	100
Cody, M.	Ottawa	100	20
Carey, C.	Calgary	500	100
Clark, J.	Ottawa	100	20
Cole, J. F.	"	200	40
Cranuel, L.	"	1,000	200
Clark, S. H.	St. John	500	100
Cameron, D.	North Bay	1,000	200
Casey, M.	St. Thomas	500	100
Callin, J.	North Bend	1,000	200
Church, H. A.	Chelsea	500	100

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THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.—*Continued.*LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Chapman, A. F. ....	Ottawa.....	500	100
Courtenay, J. D. ....	".....	1,000	200
Dudley, J. M. ....	".....	1,700	340
Dobson, J. ....	Winnipeg .....	500	100
Doherty, M. ....	Ottawa.....	200	40
Downey, T. ....	Chapleau .....	1,000	200
Dionne, C. P. ....	Quebec.....	100	20
Davis, C. ....	Headerson .....	100	20
Donaldson, M. ....	Ottawa.....	1,000	200
Eddy, E. B. ....	Hull.....	500	100
Emo, John .....	Ottawa.....	600	120
Elliott, J. B. ....	Montreal .....	1,000	200
Edey, E. B. ....	North Bay .....	500	100
Egan, H. K. ....	Ottawa.....	1,500	300
Ellis, H. ....	".....	200	40
Flint, R. H. ....	Toronto Junction.....	100	20
Fahey, Jos. ....	Winnipeg.....	500	100
Fairbairn, W. J. ....	Ottawa.....	500	100
Fraser, A. W. ....	".....	500	100
Fréchette, A. ....	".....	1,000	200
Fulcher, N. ....	North Bay .....	1,000	200
Fixter, W. ....	Schreiber .....	500	100
Gagnon, J. H. ....	Quebec.....	100	20
Gowling, John. ....	St. Thomas .....	500	100
Gariépy, A. ....	Quebec.....	500	100
Green, M. ....	Vancouver.....	300	60
Green, F. W. ....	Rat Portage.....	1,000	200
Gladman, J. G. ....	Toronto.....	500	100
Grant, Alonzo .....	Montreal .....	2,500	500
Griffith, W. H. ....	Carleton.....	100	20
Greene, H. ....	Ottawa.....	1,000	200
Henderson, S. ....	Vancouver.....	100	20
Henderson, G. F. ....	Ottawa.....	1,000	200
Hedge, Wm. ....	Schreiber .....	500	100
Hymers, H. ....	Ottawa.....	100	20
Hill, W. R. ....	Toronto.....	500	100
Hibbard, J. A. ....	Ottawa.....	1,000	200
Hawley, Geo. ....	Carleton.....	200	40
Helme, Jas. ....	Smith's Falls.....	500	100
Holtby, W. ....	Ottawa.....	200	40
Harris, L. C. ....	".....	500	100
Hall, Thos. ....	St. Thomas .....	500	100
Johnson, I. ....	Ottawa.....	500	100
Jenkins, J. W. ....	Kamloops.....	500	100
Johnson, M. B. ....	St. Thomas .....	2,500	500
Johnston, J. A. ....	".....	100	20
Kerr, J. S. ....	Winnipeg.....	200	40
Kelly, D. ....	Ottawa.....	3,000	600
Ketchum, Z. ....	".....	300	60
King, Wm. ....	".....	500	100
Kennedy, Ash. ....	Winnipeg.....	500	100
Kennedy, R. A. ....	Ottawa.....	90	180
Kenny, Mariette.....	Aylmer.....	1,000	200
Lumsden, Mina .....	Smith's Falls.....	200	40
Lowry, Thos. ....	St. Thomas .....	3,000	600
Landers, Robt. ....	Field.....	500	100
Landers, J. D. ....	Winnipeg.....	500	100
Lescarbeau, J. A. ....	Quebec.....	5,000	1,000
Lewis, Mrs. C. H. ....	Carleton Place .....	1,000	200
Lowry, W. H. ....	St. Thomas .....	1,000	200
Larondeau, A. ....	Ottawa.....	500	100
Lalumière, C. ....	Hochelaga.....	500	100
Lidkea, R. ....	North Bay.....	500	100
Lamereaux, C. E. ....	Fairville.....	500	100

## SESSIONAL PAPER No. 8

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		\$	\$
Lyons, J. P.	North Bay	1,500	300
Lowry, Jas	St. Thomas	500	100
Lewis, C. A.	Ottawa	500	100
Markham, P.	"	1,000	200
Markley, A. W. R.	"	500	100
Matthews, W. E.	"	500	100
Moylan, E. R.	"	1,000	200
May, G. S.	"	1,000	200
Muir, J. A.	Schreiber	500	100
Moore, Elias	North Bay	200	40
Mills, Geo.	Toronto	2,000	400
Matheson, A.	Canmore	300	60
Maloney, J.	Ottawa	500	100
Milligan, J. B.	Winnipeg	200	40
Moriarity, Elizabeth	Smith's Falls	500	100
Morris, J. B.	Ottawa	500	100
Millen, G. H.	Hull	1,000	200
Merewether, G. R.	"	500	100
Manchester, D. G.	Greenwood	1,000	200
Mulligan, Mrs. Catherine	Chapleau	1,000	200
McAboy, A.	"	5,000	1,000
McIntosh, Jas.	Rat Portage	500	100
McGillivray, W. (in trust)	Ottawa	200	40
McLeod, H.	Fort William	500	100
McLeod, A. A.	"	500	100
McCullough, W. A.	Rat Portage	500	100
MacFarlane, A.	Winnipeg	200	40
McCluskey, J.	Brownville	300	60
McKenna, Thos.	St. John	500	100
McLaren, D.	Ottawa	7,000	1,400
McLaren, A. A.	Chapleau	700	140
McKay, W. M.	Dawson City	300	60
McInnich, J. M.	Woodstock	100	20
McCormack, J.	Hochelaga	100	20
McGuire, E. E.	Rat Portage	300	60
McLaren, Alex.	Ottawa	5,000	1,000
McLaren, Albert	Buckingham	5,000	1,000
McNab, Allan	Vancouver	500	100
Murphy, D.	"	1,000	200
Newman, Thos.	Schreiber	500	100
Orr, Robt.	Ottawa	1,000	200
O'Leary, C.	"	100	20
O'Neill, T.	"	300	60
Pumple, E.	Prescott	100	20
Pearson, J. T.	Smith's Falls	100	20
Perceival, H. O.	Ottawa	500	100
Pennefather, F. R.	Port Stanley	200	40
Pitt, E.	Ottawa	7,300	1,460
Preston, Robt.	Toronto	100	20
Pitts, Wm.	Brandon	200	40
Pope, Chas.	Rat Portage	500	100
Pullar, Wm.	Calgary	500	100
Perley, G. H.	Ottawa	1,000	200
Preston, R. H.	Newboro'	5,000	1,000
Powell, H.	Prescott	500	100
Quinlan, S. E.	"	1,000	200
Reece, Jessie P.	Winnipeg	500	100
Rousseau, A.	Quebec	3,200	640
Rathwell, J. A.	Chapleau	500	100
Russell, G. H.	Chapleau	1,000	200
Rutherford, Wm.	Toronto Junction	100	20
Rowe, Fred	Ottawa	500	100
Ryan, John	"	500	100
Rothwell, G. W.	McAdam	100	20



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THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		\$	\$
Ross, L. L. ....	Smith's Falls. ....	500	100
Robinson, R. P. ....	Ottawa. ....	1,000	200
Roach, W. J. ....	Sault Ste Marie. ....	1,000	200
Stringer, W. W. ....	St. Thomas. ....	500	100
Stockdale, J. ....	North Bay. ....	500	100
Sexsmith, H. ....	Schreiber. ....	1,000	200
St. Denis, N. ....	Montreal. ....	500	100
St. Mars, E. ....	Ottawa. ....	100	20
Stacey, G. E. ....	Schreiber. ....	100	20
Spencer, Mrs. J. ....	Ottawa. ....	500	100
Stagg, H. ....	" ....	500	100
Swanson, W. ....	" ....	100	20
Smith, C. J. ....	Montreal. ....	1,000	200
Sherwood, E. A. ....	Ottawa. ....	2,600	520
Spaulding, M. J. ....	McAdam. ....	100	20
Smith, W. B. ....	St. John. ....	500	100
Schofield, I. ....	Montreal. ....	500	100
Smith, John. ....	Toronto. ....	500	100
Smith, Sarah A. ....	Montreal. ....	600	120
Stewart, J. M. ....	Vancouver. ....	500	100
Sweeney, T. ....	" ....	1,000	200
Toronto General Trusts Corporation. ....	Toronto. ....	100	20
Thomas, W. H. ....	North Bay. ....	1,000	200
Tomkins, J. D. ....	Gretna. ....	500	100
Trecartin, ....	McAdam. ....	200	40
White, E. E. ....	Ottawa. ....	500	100
Whelan, Peter. ....	" ....	6,000	1,200
Whitney, E. C. ....	" ....	2,000	400
Wright, A. E. ....	" ....	500	100
Wallace, Jas. ....	" ....	1,000	200
Walsh, F. ....	St. Thomas. ....	1,000	200
Wilson, John. ....	Ottawa. ....	500	100
West, Alex. ....	Schreiber. ....	300	60
Wood, J. A. ....	Prescott. ....	100	20
Wright, Marion. ....	Ottawa. ....	1,000	200
Walker, J. H. ....	Canmore. ....	300	60
Wood, W. H. ....	Carleton Place. ....	800	160
Wight, J. ....	Webbwood. ....	1,500	300
Webster, J. T. ....	St. Thomas. ....	1,000	200
Younger, A. ....	Ottawa. ....	1,500	300
Yule, R. F. ....	" ....	2,100	420
Total. ....		\$206,500	\$41,300

## SESSIONAL PAPER No. 8

## THE CENTRAL LIFE INSURANCE COMPANY OF CANADA.

\* LIST OF DIRECTORS—(As at December 31, 1905).

Thos. Crawford, M.P.P., President; T. E. Bissell, Esq., 1st Vice-President; J. Dow, M.B., 2nd Vice-President; A. Groves, M.D., Medical Referee; J. M. Spence, Esq., Managing Director.

## LIST OF SHAREHOLDERS.

Name.	Address.	Number of Shares.	Amount Subscribed.	Amount Paid up.
			\$	\$
Alexander, T. R.	Brantford	2	200	20
Allan, George	Wroxeter	10	1,000	150
Allan, Thos.	Durham	10	1,000	150
Alton, J. G.	Spokane	10	1,000	150
Anderson, D. A., D.D.S.	Exeter	10	1,000	150
Anderson, Rev. R. S. G.	Glasgow, Scotland	10	1,000	150
Anderson, Rev. R. S.	Blyth	10	1,000	150
Andrews, W. N.	Thornbury	10	1,000	150
Andrews, M. E.	"	5	500	75
Andrews, Thos.	"	20	2,000	300
Andrews, Mrs. F.	"	5	500	75
Baird, William	Carleton Place	20	2,000	300
Banning, C. L. (in trust)	Arnprior	3	300	45
Barber, A. E.	Arthur	5	500	75
Bayne, Rev. G. D.	Pembroke	2	200	30
Beattie, Rev. W.	Cobourg	10	1,000	150
Beckett, S. E.	Winnipeg	10	1,000	150
Bennetto, T. H.	Palmerston	10	1,000	150
Benton, L. C.	Walkerton	5	500	75
Bingham, G. S., M.D.	Hamilton	10	1,000	150
Bissell, T. E.	Elora	20	2,000	300
Blair, Rev. A.	Nassagaweya	60	6,000	900
Bloddsworth, Mrs. J. A.	Ailsa Craig	2	200	30
Bloddsworth, Rev. J. A.	"	2	200	30
Boden, Oscar	Meaford	10	1,000	150
Boomer, C. E.	Galt	10	1,000	150
Bradley, Rev. W. A.	Berlin	10	1,000	150
Broad, E. S., M.D.	Barrie	5	500	75
Brown, A. E. A.	Palmerston	10	1,000	150
Brown, Rev. F. L.	Tottenham	5	500	75
Brown, John	Carleton Place	10	1,000	150
Brown, W. G.	Toronto	2	200	30
Brown, W. J.	Belwood	2	200	30
Bundy, J. W.	Toronto	10	1,000	150
Bunton, Nellie	Teeswater	10	1,000	150
Burr, M. W.	Guelph	10	1,000	150
Calhoun, Jos. (in trust)	Toronto	30	3,000	450
Cameron, J. M., M.D.	Galt	15	1,500	225
Campbell, G. I., M.D.	Grand Valley	2	200	20
Campbell, Rev. C. A.	Lakefield	18	1,800	270
Campbell, T. F., D.D.S.	Galt	10	1,000	150
Carson, Samuel	Meaford	20	2,000	300
Carter, Jos.	Guelph	8	800	120
Cassidy, J. I., M.D.	Moorefield	5	500	75
Clarke, Joseph	Elora	16	1,600	240
Clarke, J. G., M.D.	Meaford	20	2,000	300
Claxton, Matilda	Orangeville	16	1,600	160
Clements, John	Alma	5	500	75
Cochinour, C. F.	San Jose, Costa Rica	20	2,000	300
Cockburn, Rev. R. T.	Southampton	4	400	60
Colling, Rev. Thos.	Durham	50	5,000	750

\*At the annual general meeting of the shareholders the following directors and officers were elected:—J. M. Spence, Esq., President and Managing Director; T. E. Bissell, Esq., 1st Vice-President; J. Dow, M.B., 2nd Vice-President; A. Groves, M.D., Medical Director; Rev. A. Blair.

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## THE CENTRAL LIFE INSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—(As at December 31, 1905)—Continued.

Name.	Address.	Number of Shares.	Amount Subscribed.	Amount Paid up.
			\$	\$
Colvin, Mrs. B.	Galt	40	4,000	600
Colvin, A. J.	"	30	3,000	450
Colwell, Rev. A. S.	Colpoys Bay	2	200	30
Conerty, J. M., M.D.	Smiths Falls	15	1,500	225
Conning, Rev. J. S.	Baltimore	5	500	50
Cook, Mrs. A. M.	Wheeling, W. V.	5	500	50
Coaley, Rev. J. W.	Grimsbys	40	4,000	600
Coram, J. G., D.D.S.	Drayton	5	500	75
Cornack, Jas., sr.	Guelph	10	1,000	150
Cornie, Agnes L.	"	10	1,000	150
Cornish, Robert	Appleton	4	400	60
Cosgrove, Mrs. T. A.	Newark, Ohio	20	2,000	300
Cosgrove, Rev. T. A.	"	20	2,000	300
Cotton, Alexander	Grand Valley	8	800	120
Coulson, Chas.	Brantford	10	1,000	150
Coultes, E. S.	Philadelphia	10	1,000	150
Coulthard, A. E.	Toronto	10	1,000	150
Crawford, Thos., M.P.P.	"	25	2,500	375
Crawford, Rev. John	Niagara Falls	8	800	120
Crech, J. W.	Exeter	20	2,000	300
Crummy, Rev. Eber.	Toronto	10	1,000	100
Cull, F. A.	Canyon, Alberta	8	800	120
Daniel, E.	Guelph	10	1,000	150
Davis, C. E.	Walkerton	2	200	30
Davis, T. W.	Ripley	20	2,000	300
Davies, Clara	Brantford	5	500	50
Davies, Fannie	"	2	200	20
Dick, Mrs. F.	Bolton	5	500	75
Dick, William	"	5	500	75
Dickinson, J. H.	Thornbury	5	500	75
Dippell, M. A.	Walkerton	5	500	75
Dodds, A.	Bolton	20	2,000	300
Dow, J., M.B.	Belwood	20	2,000	300
Dunlop, R. S. (in trust)	Brantford	10	1,000	150
Dunlop, R. S.	"	4	400	60
Edwards, J. C. I.	Hamilton	20	2,000	300
Elliott, J. W.	Milton	6	600	90
Elliott, W. J. (in trust)	Toronto	10	1,000	150
Farquharson, Rev. W.	Durham	5	500	75
Florence, J. L.	Toronto	10	1,000	150
Forsyth, D.	Palmerston	4	400	60
Foster, S. E., D.D.S.	Warton	10	1,000	150
Freeman, M.	Hamilton	10	1,000	150
Fullerton, Frank	Boston, Mass.	20	2,000	300
Geer, F. L.	North Bay	5	500	75
Gehl, Rev. W. C.	Hamilton	5	500	75
Gibb, G. J., D.D.S.	Blenheim	8	800	120
Gibney, Rev. H. J.	Alliston	40	4,000	600
Gibson, A., M.D.	Hillsburg	2	200	30
Gibson, Jane	London	16	1,600	240
Gibson, John	"	48	4,800	720
Glassford, Mrs. A. C.	Guelph	5	500	75
Goodfellow, J. D.	Bolton	3	300	45
Goodwin, Mrs. Caroline	Grimsbys	20	2,000	300
Gower, J.	Meaford	20	2,000	300
Graham, T. H., D.D.S.	Toronto	20	2,000	300
Greenlaw, J. A., M.D.	Palmerston	2	200	30
Gregor, Fred	Hespeler	8	800	120
Grierson, C. P.	Lanark	10	1,000	150
Griggs, Catharine	Brantford	10	1,000	100
Groves, A., M.D.	Fergus	40	4,000	600
Gurnett, J. C.	Ancaster	6	600	90
Gurr, W. C.	Goldstone	2	200	30
Haist, Rev. A. Y.	Stratford	80	8,000	1,200

## SESSIONAL PAPER No. 8

## THE CENTRAL LIFE INSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—(As at December 31, 1905)—Continued.

Name.	Address.	Number of Shares.	Amount Subscribed.	Amount Paid up.
			\$	\$
Haist, Rev. G. F.	Walkerton.	40	4,000	600
Haist, W.	Berlin.	80	8,000	1,200
Hall, Rev. W. T.	Salisbury.	10	1,000	150
Hamel, G. J.	Waterloo.	6	600	90
Hamill, J. D., D.D.S.	Meaford.	5	500	75
Hamilton, George.	Palmerston.	20	2,000	300
Hand, Rev. J. L.	Toronto.	16	1,000	150
Hanks, A. R., M.D.	Blenheim.	16	1,600	240
Hanna, A. E., M.D.	Perth.	5	500	75
Hanna, F., M.D.	Biantford.	5	500	75
Hansel, F., D.D.S.	Hamilton.	20	2,000	300
Harrison, F.	Toronto.	10	1,000	150
Harrison, T. D.	Hamilton.	30	3,000	450
Hart, Mrs. Dora.	Toronto.	50	5,000	750
Henderson, Rev. A.	Hamilton.	2	200	30
Henderson, Edward.	Ancaster.	160	16,000	1,600
Henderson, Florence.	Toronto.	70	7,000	1,050
Henderson, Mrs. M. G.	New Westminster.	50	5,000	750
Henry, James.	Orangeville.	1	100	15
Herald, John, M.D.	Kingston.	5	500	75
Heslewood, F.	Palmerston.	15	1,500	225
Higginbotham, A.	Milton.	5	500	75
Hill, E. L., B.A.	Guelph.	2	200	30
Hiscox, R. J.	Teeswater.	10	1,000	150
Hopkins, J. A.	Dovercourt.	5	500	75
Horton, H. G.	Toronto.	20	2,000	300
Hortop, William.	Waterloo.	120	12,000	1,800
Howson, Mrs. E.	Mitchell.	10	1,000	150
Hunt, C. F., D.D.S.	Hamilton.	5	500	75
Hyndman, H., sr.	Palmerston.	16	1,600	240
Hyndman, S. W.	"	4	400	60
Inksetter, W. E.	Alajula, Costa Rica.	20	2,000	300
Ireland, Simpson.	St. Mary's.	10	1,000	150
Irwin, Caroline.	Hamilton.	10	1,000	150
Jackson, A. H.	Durham.	5	500	75
Jamieson, D., M.D.	"	5	500	75
Johns, John.	Wiaraton.	5	500	50
Johnston, A. W.	Fergus.	16	1,600	240
Johnston, J. T.	Hamilton.	2	200	20
Johnston, Rev. J. R.	Preston.	4	400	60
Jones, C. A., M.D.	Mount Forest.	4	400	60
Kaine, R. V.	North Bay.	4	400	60
Kearns, John.	Palmerston.	5	500	75
Kearns, Stephen.	Toronto.	5	500	75
Kellam, E. T., M.D.	Niagara Falls.	8	800	80
Kelly, C. I., M.D.	Hamilton.	10	1,000	150
Kelly, C. G.	"	25	2,500	375
Kelly, J. C.	"	105	10,500	1,575
Kelly, M. E.	"	85	8,500	1,275
Kelly, P. T.	Oakville.	100	10,000	1,500
Kent, F. D., M.D.	Thornbury.	10	1,000	150
Kloepfer, C.	Guelph.	2	200	30
Knechtel, Rev. S. R.	Berlin.	2	200	30
Kydd, J. H.	Bowmanville.	100	10,000	1,500
Lane, R. T.	Sault Ste. Marie.	10	1,000	150
Leadlay, P.	Toronto.	20	2,000	300
Livingstone, Duncan.	Barrie.	10	1,000	150
Lohrin, M. J.	Guelph.	10	1,000	150
Lohrin, E.	"	10	1,000	150
Lount, C. H.	Walkerton.	10	1,000	150
Lount, Mrs. S. A.	"	40	4,000	600
Luey, Wm. J.	Rainy River.	10	1,000	150
Lowe, Joseph.	Meaford.	40	4,000	600
McCallum, J. S., M.D.	Smith's Falls.	60	6,000	900
McCandless, M. A.	Guelph.	5	500	50
McCandless, M. A.	"	5	500	50

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## THE CENTRAL LIFE INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—(As at December 31, 1905)—Concluded.

Name.	Address.	Number of Shares.	Amount Subscribed.	Amount Paid up.
			\$	\$
McCrimmon, J., M.D.	Kincardine.	10	1,000	150
McDiarmid, C. H.	Galt.	20	2,000	300
McDonald, John	Carleton Place.	20	2,000	300
McDougall, J. B.	North Bay.	5	500	75
McEwen, Rev. J.	Warton.	8	800	120
McFarlane, M. A., M.D.	Carleton Place.	20	2,000	300
McGorman, W. T., D.D.S.	St. Mary's.	4	400	60
McGowan, John	Elora.	100	10,000	1,500
McIntyre, William	Grand Valley.	2	200	30
McKay, D. A.	Braemar.	10	1,000	100
McKay, Mrs. W. J. L.	Orangeville.	2	200	20
McKibbin, L. G., M.D.	Toronto	20	2,000	300
McLaren, J. A.	St. Marys.	10	1,000	150
McLellan, Isabella.	Guelph.	6	600	90
McLeod, D., M.D.	Stayner.	4	400	40
McLeod, N. D.	"	1	100	10
McLeod, Rev. R.	Ripley.	5	500	75
McNab, J. W.	Belleville.	76	7,600	1,140
Mabee, L. M., D.D.S.	Goderich.	4	400	60
MacCrimmon, D. A., M.D.	Ripley.	5	500	75
Maharg, C. S.	Rat Portage.	10	1,000	150
Malcolmson, A.	Moorefield.	5	500	75
Malcolm, Rev. J.	Dutton.	10	1,000	150
Mathews, I. S.	St. Marys.	16	1,600	240
Merrifield, L. L.	Toronto	40	4,000	600
Miles, Rev. C.	Kincardine.	2	200	30
Millichamp, G. E., M.D.	Toronto	10	1,000	150
Minehan, Rev. L.	"	10	1,000	150
Montgomery, J. D.	"	25	2,500	375
Minehan, Rev. Father J. S.	Caldwell.	19	1,900	150
Moore, Paulina	Elora.	30	3,000	450
Morlock, C. O.	Guelph.	2	200	20
Morris, W. L.	Hamilton.	20	2,000	300
Mosley, W. H., D.D.S.	Toronto.	5	500	75
Mott, T. H., M.D.	Mohawk.	20	2,000	300
Munro, Rev. Gustavus.	Ridgetown.	10	1,000	150
Murray, Jas.	Mansewood.	16	1,600	240
Murray, J. L. (Rev.)	Kincardine.	20	2,000	300
Murray, Mrs. J. S.	St. Louis.	2	200	20
Nelson, J. M.	Regina.	1	100	15
Nelles, D. H.	St. George.	10	1,000	150
Nichols, W. H.	Hamilton.	10	1,000	150
Oaten, Rev. F. J.	Belmont.	10	1,000	135
Ochs, Anthony, M.D.	Hespeler.	10	1,000	150
Ott, Mrs. A. A.	Brantford.	20	2,000	300
Parry, W. T., M.D.	Toronto.	10	1,000	150
Passmore, W. J.	Guelph.	10	1,000	150
Paul, R. S.	Listowel.	10	1,000	100
Philip, Rev. J.	Kingston.	10	1,000	100
Philip, W. H., M.D.	Arthur.	20	2,000	300
Pickel, James, V.S.	Drayton.	5	500	75
Porteous, T.	Hamilton.	59	5,000	750
Reid, G. A., D.D.S.	Fergus.	5	500	75
Reidel, Martin	Waterloo.	10	1,000	150
Riddell, N. M.	Carleton Place.	20	2,000	300
Ritchie, J. A.	Los Angeles.	10	1,000	150
Robinson, J.	Hamilton.	4	400	60
Robinson, L. B.	Walkerton.	2	200	30
Robertson, W. N., M.D.	Stratford.	4	400	60
Rose, Laura	Guelph.	20	2,000	300
Ross, Donald	Southampton.	2	200	30
Rouliffe, C. H.	Hamilton.	2	200	30
Rusk, E.	Walkerton.	5	500	50
Sadd, Florence	Toronto.	10	1,000	150
Salton, Rev. G. F.	Ottawa.	20	2,000	300
Sanderson, F. G.	St. Marys.	5	500	75
Schmidt, W. J., D.D.S.	Berlin.	6	600	90

## SESSIONAL PAPER No. 8

THE CENTRAL LIFE INSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—(As at December 31, 1905)—*Continued.*

Name.	Address.	Number of Shares.	Amount Subscribed.	Amount Paid up.
			\$	\$
Schneider, J. L.	Moorefield ..	5	500	75
Schwartz, A. A.	Formosa.	16	1,600	240
Schwenger, Charles	Hamilton.	20	2,000	300
Seitz, J. J.	Toronto	5	500	75
Semple, Andrew.	"	2	200	30
Sharpe, Rev. Dixon	Linwood.	10	1,000	150
Shaw, W. H.	Toronto	10	1,000	150
Shuttleworth, E.	Guelph.	5	500	75
Simpson, Mrs. A. M.	Hamilton	10	1,000	150
Sinclair, D. J., M.D.	Woodstock..	2	200	30
Skerritt, J.	Arthur	2	200	30
Smith, Rev. P.	Bradford..	4	400	60
Smith, G. B., M.D.	Toronto	10	1,000	150
Smith, J. B.	Stoney Creek.	16	1,600	240
Suedden, S. M., D.D.S	Pembroke	10	1,000	150
Somerville, John.	Hamilton	50	5,000	750
Sparling, James..	Meaford	40	4,000	600
Spence, J. M.	Toronto	234	23,400	3,510
Spence, W. D.	St. Marys	5	500	75
Stark, Charles	Toronto	4	400	60
Steele, J. H.	Fergus..	10	1,000	150
Stephenson, C. H.	Drayton	5	500	75
Stephen, J. H.	Meaford	5	500	75
Stephen, W. W.	"	15	1,500	225
Stevenson, W. J.	Erin	1	100	15
Stewart, A., M.D.	Palmerston	16	1,600	240
Stewart, D., M.D.	Teeswater	5	500	75
Stewart, John.	Milton	8	800	120
Strickland, W. L.	Brantford	2	200	20
Strickland, Miss K.	"	8	800	80
Stunns, Gottlieb.	Hespeler.	24	2,400	360
Switzer, G. B.	Guelph.	10	1,000	150
Taylor, Alfred.	Galt.	20	2,000	300
Tilley, J.	Brantford	10	1,000	150
Thompson, P. A.	Hamilton.	10	1,000	150
Timms, J. H.	St. Marys.	10	1,000	150
Thompson, J. W.	Hamilton.	4	400	40
Tolmie, J.	Kincardine	5	500	75
Tolton, David	Guelph	10	1,000	150
Tovell, Mrs. R.	"	5	500	75
Troyer, J.	Toronto	10	1,000	100
Truscott, Mrs. C.	Hamilton.	8	800	120
Truscott, Mrs. E.	"	8	800	120
Turnbull, J. M.	Prince Albert.	2	200	30
Unsworth, H. M.	Fergus	2	200	30
Urquhart, J., M.D.	Oakville.	50	5,000	750
Van Sickle, S.	Toronto	1	100	15
Walsley, James.	Waterloo.	4	400	60
Warbrick, J. F.	Bolton	10	1,000	150
Ward, W. R.	Toronto.	1	100	15
Watson, C. W.	Bolton.	20	2,000	300
Watson, Edwin	Walkerton	10	1,000	150
Webster, J. L.	St. Marys	10	1,000	150
Welsh, Archie.	Jerseyville.	8	800	120
White, Walter	Drayton	1	100	15
Whittaker, J. G.	Winona.	60	6,000	900
Wilson, Rev. A. C.	Myrtle.	10	1,000	150
Williams, Rev. D.	Belleville.	100	10,000	1,500
Williams, J. F., M.D.	Bracebridge	10	1,000	150
Williams, M. H.	Oakville.	20	2,000	300
Winters, G. A., M.B.	Toronto.	10	1,000	150
Wood, A. M.	St. Marys	20	2,000	300
Wright, G. W., M.D.	Berlin	20	2,000	2,000
Younger, William	Toronto..	20	2,000	300
		5,000	500,000	75,100

## CONFEDERATION LIFE ASSOCIATION.

## LIST OF DIRECTORS (As at December 31, 1905.)

William H. Beatty, Fredk. Wyld, W. D. Matthews, A. McLean Howard, S. Nordheimer, E. B. Osler, Sir Wm. P. Howland, D. R. Wilkie, William Whyte, Hon. J. Young, George Mitchell, J. K. Macdonald.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Amount subscribed	Amount paid in cash.
		\$	\$
Austin, Mrs. Susan	Toronto	12,500	1,250
Burpee, estate of Hon. I	"	10,000	1,000
Burgess, Ralph K.	"	2,000	200
Ball, Miss Louisa A.	"	5,000	500
" Miss Florence S.	"	5,000	500
" estate of R. L.	"	5,000	500
Barnhart, Mrs. Catharine.	"	5,000	500
Cherriman, Mrs. Julia.	London, Eng.	62,000	6,200
Cathcart, Rev. Nassau.	Guernsey, C. I. G. B.	6,000	600
Caulfield, Miss May K.	Toronto	3,000	300
Cairns, Miss Marzetta I.	Virgil.	43,000	4,300
Culver, Miss Maria M.	Simcoe.	7,500	750
Chewett, Miss Helen M. A.	St. Catharines	6,700	670
" Miss Kate R.	"	5,900	590
Cameron, Duncan	Pekisko, Alta.	2,500	250
Dixon, estate of B. Homer	Toronto	20,000	2,000
Dunn, estate of J. L.	St. John.	4,000	400
Gravel, Joseph O. (in trust).	Montreal.	5,000	500
Gripton, Mrs. Elvaretta J.	St. Catharines	25,000	2,500
Gooderham, Alfred.	Toronto.	35,000	3,500
Graham, Mrs. Mary J.	"	13,000	1,300
Gripton, Charles M.	St. Catharines	6,000	600
Gibbs, estate of W. H. (in trust).	Toronto.	25,100	2,510
Hooper, estate of C. E.	St. Catharines	10,000	1,000
Hingston, Sir W. H.	Montreal	30,000	3,000
Howland, Sir W. P.	Toronto	5,000	500
Hague, Mrs. J.	London	5,000	500
Hamilton, James C.	Toronto	5,700	570
Hope, Mrs. Bessie.	Brantford	15,000	1,500
Hale, Jeffrey	"	10,000	1,000
Hooper, Dr. Edward M.	St. Catharines	900	90
Johnston, Henry J.	Montreal	10,000	1,000
Jones, Mrs. Mary J.	St. John.	4,000	400
Jones, Mrs. Edith B.	Cincinnati, O.	21,200	2,120
Kerns, Mrs. Helen C.	Burlington	4,500	450
Long, estate of John J.	Collingwood	9,000	900
Mason, estate of W. T.	Toronto.	10,000	1,000
Mason, J. Herbert.	"	40,000	4,000
Mitchell, George.	Halifax.	4,000	400
Macdonald, Miss Charlotte H.	Toronto.	5,000	500
Macdonald, Rev. Donald B.	"	3,500	350
McMaster, Miss Hattie D.	Collingwood	7,000	700
Macdonald, John K. (in trust).	Toronto.	7,200	720
Moore, Miss Ray M.	"	1,500	150
Myers, Alfred	New York.	15,000	1,500
Myers, Mrs. Elizabeth S.	"	50,000	5,000
Macdonald, Mrs. Ellen S.	Toronto.	18,500	1,850
Macdonald, Donald, R. McClain and J. A. Pater- son (in trust).	"	1,500	150
Macdonald, Charles S.	"	3,000	300
Malloch, Mrs. Olive C. E.	"	5,000	500

## SESSIONAL PAPER No. 8

CONFEDERATION LIFE ASSURANCE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Massey, John, Mgr., and W. C. Lee Treasurer (in trust).....	Toronto .....	2,000	200
Macdonald, Mrs. Ethel M .....	" .....	1,000	100
Massie, Robert F. Trustee. ....	" .....	10,000	1,000
Macdonald, John K .....	" .....	37,900	3,790
Nordheimer, Samuel.....	" .....	10,000	1,000
Oldright, Dr. Wm.....	" .....	5,000	500
Osler, Edmund B.....	" .....	15,000	1,500
Penny, E. Goff.....	Montreal.....	4,000	400
Paisley, Mrs. Louise F.....	Sackville, N.B.....	10,000	1,000
Prevost, Mrs. Sarah B.....	Cheltenham, Eng.....	8,600	860
Patterson, Wm. G.....	Toronto .....	2,500	250
Primrose, Howard and A. J. Campbell Trustees.	Truro, N.S.....	4,000	400
Perry, Norman D. (in trust) .....	Toronto .....	40,000	4,000
Randolph, estate of Archibald F.....	Fredericton.....	5,000	500
Ryan, Mrs. Catherine .....	Toronto.....	10,000	1,000
Rose, Mrs. Catherine E.....	Elora .....	6,900	690
Ross, John P.....	Toronto.....	900	90
Swan, Henry.....	" .....	20,000	2,000
Sharp, Miss Marion .....	Portsmouth, Eng.....	2,000	200
Snow, Alexander J. R .....	Toronto.....	5,000	500
Smith, Mrs. Emily G .....	Guelph.....	4,600	460
Smith, W. H., Mgr. (in trust) .....	Toronto.....	11,000	1,100
Smith, Mrs. Edith G.....	" .....	3,500	350
Turnbull, James, cashier, (in trust).....	Hamilton.....	44,000	4,400
The Toronto General Trusts Corporation.....	Toronto.....	5,000	500
Tomenson, J. S .....	" .....	6,000	600
Wadsworth, Mrs. E .....	Weston .....	8,000	800
Winterbottom, estate of F. S.....	Niagara-on-the-Lake.....	9,100	910
Wilkie, D. R.....	Toronto.....	5,000	500
Wellington, Mrs. Helena G.....	" .....	37,700	3,770
Wylde, Frederick.....	" .....	30,000	3,000
Young, Hon. James.....	Galt .....	20,000	2,000
		\$1,000,000	\$1,000,000



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## CONTINENTAL LIFE INSURANCE COMPANY.

## LIST OF DIRECTORS. (As at December 31 1905.)

Hon. John Dryden, President; J. W. Scott, Esq., Vice-President; G. T. Somers, Esq., 2nd Vice-President; Emerson Coatsworth, LL.B., A. F. MacLaren, Esq., M.P., Thomas L. Metcalfe, Esq., Angus McKay, Esq., M.D., J. A. Jackson, Esq., Sidney Jones, Esq., Joseph Rosser, Esq.; H. Wilberforce Aikins, Esq., M.D., Medical Director; George B. Woods, Esq., Managing Director.

## LIST OF SHAREHOLDERS. (As at December 31. 1905.)

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$ cts.
Abell, Henry, Jr.	Brookholm	1,000	200 00
Adams, Dr. H.	Embro	1,000	200 00
Adams, Rev. W. H.	Claremont	1,000	200 00
Applebe, Dr. James	Parry Sound	500	100 00
Anderson, Wm. J.	Listowel	1,000	200 00
Agnew, Dr. T. H.	Wingham	1,000	200 00
Anderson, F. McK.	Niagara Falls	2,000	400 00
Anderson, Ellen	Fort Qu'Appelle, Sask.	300	60 00
Annis, Mrs. M. J.	Port Union	500	100 00
Annis, Chas. A.	"	500	100 00
Aikins, Dr. H. W.	Toronto	5,000	1,000 00
Allin, Hiram	Ostrander	4,000	800 00
Arthur, Dr. J.	Collingwood	2,000	400 00
Armstrong, Dr. W. J. M.	Mitchell	1,000	200 00
Ansebrook, G. O.	Winnipeg, Man.	1,500	300 00
Armour, Joseph	Ingersoll	500	100 00
Abbott, Adam	Stittsville	500	100 00
Allison, Thomas	Teeswater	2,000	400 00
Abbott, E. N.	St. John, N.B.	1,000	200 00
Bartley, N. H.	Ingersoll	2,000	400 00
Bateman, E. S.	Kincardine	1,000	200 00
Bray, Samuel	Claremont	1,000	200 00
Blakely, Mrs. A. M.	Winnipeg, Man.	1,000	200 00
Blake, Mrs. E.	Goderich	5,000	1,000 00
Barclay, Robert	Winnipeg, Man.	2,500	500 00
Bacon, Abram	Harriston	500	100 00
Bahnsen, H. B.	Carter	1,000	200 00
Bannerman, J. G.	Owen Sound	200	40 00
Bayley, Mrs. S. C.	Johnville, P.Q.	400	80 00
Blakely, Miss A. C.	Toronto	1,000	200 00
Bandel, Mrs. Mary	Oshawa	500	100 00
Bancroft, Asa	Vankleek Hill	1,000	200 00
Bingham, Dr. G. S.	Hamilton	1,000	200 00
Bright, A. J.	Seaforth	500	100 00
Bright, W. D.	"	500	100 00
Briscoe, R. A.	Galt	1,000	200 00
Birss, Francis	Harriston	2,000	400 00
Brine, F. E.	Sherbrooke, P.Q.	500	100 00
Boles, James T.	Ingersoll	3,000	600 00
Boulton, G. H.	Toronto	1,000	200 00
Boyer, J.	Kincardine	1,000	200 00
Brook, B. F.	Listowel	6,000	1,200 00
Burns, Dr. W. A.	St. Thomas	1,000	200 00
Bulyea, G. H. V.	Regina, Sask.	4,000	800 00
Burgess, Robt. F. G.	Winnipeg, Man.	1,000	200 00
Brooks, Chas.	Mitchell	10,000	2,000 00
Brown, Jos. A. (in trust)	Collingwood	400	80 00
Brown, Jos. A.	"	2,000	400 00
Bean, Mrs. M. E.	Woodstock	2,000	400 00
Bennett, Dr. W. H.	Tilsonburg	500	100 00
Bennett, Mrs. M. L.	Hamilton	600	120 00
Beggs, John A.	Innerkip	2,000	400 00
Beck, James S.	Fredericton, N.B.	1,000	200 00
Brown, C. J.	Winnipeg, Man.	4,000	400 00

## SESSIONAL PAPER No. 8

## CONTINENTAL LIFE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	¢
Butler, E. J.	St. Thomas.	500	100 00
Brownlee, T. R.	Ottawa.	500	100 00
Bromley, John	Pembroke.	1,000	200 00
Butler, R.	Ingersoll.	5,000	1,000 00
Burkholder, J. R.	St. Thomas.	1,000	200 00
Brown, Miss M. A.	Innerkip.	2,000	400 00
Burgess, James	Tilbury	500	100 00
Cassels, L. G.	Oshawa.	5,000	500 00
Cavanagh, Dr. M.	Owen Sound.	2,500	500 00
Clapp, David	Harriston.	1,000	200 00
Clare, Rev. G. R.	Millbrook.	1,000	200 00
Campbell, Dr. R. J.	Boissevain, Man.	500	100 00
Carless, Richard	Tilbury	100	20 00
Clark, C. W.	Winnipeg, Man.	4,000	250 00
Clark, Mrs. A. L.	Toronto	5,000	1,000 00
Campbell, A. M.	Harrington West.	2,000	400 00
Cameron, Dr. W. A.	Arnprior.	500	100 00
Cahill, Edward.	West Lorne.	1,000	200 00
Chambers, George.	Ingersoll.	2,000	400 00
Chambers, Mrs. A. T.	Fort Saskatchewan, Alta.	4,000	800 00
Carter, DeWitt	Port Colborne.	1,000	200 00
Carter, Chas. S.	"	1,000	200 00
Cram, George.	Morden, Man.	1,000	200 00
Clark, Nelson	Cargill	2,000	400 00
Cargill, W. D.	"	20,000	4,000 00
Carter, Alfred.	Halifax, N.S.	5,000	1,000 00
Chisholm, John M.	Winnipeg, Man.	2,000	400 00
Codd, Annie S. W.	Stratford.	2,000	400 00
Cowper, Mrs. A. M.	Dundas	500	100 00
Coatsworth, Emerson	Toronto	5,000	1,000 00
Corbett, Alex.	Calhoun, Wisc.	500	100 00
Cowan, Dr. Jas.	Portage La Prairie, Man.	10,000	2,000 00
Coultes, E. S.	Philadelphia, Pa.	1,000	125 00
Cotton, Alex.	Grand Valley.	200	40 00
Cowan, John.	"	5,000	1,000 00
Coates, P. H.	Johnville, P.Q.	400	80 00
Corbould, G. E.	New Westminster, B.C.	4,000	800 00
Cohoe, John G.	Brantford.	1,000	200 00
Cook, Rev. Chas. W.	Scotland.	500	100 00
Cobbledick, Joseph.	Exeter.	7,500	1,500 00
Cochrane, John	Ayr.	1,000	200 00
Cochrane, Miss M.	"	1,000	200 00
Crosby, A. B.	Halifax, N.S.	1,000	200 00
Crowe, J. Frank.	"	2,000	400 00
Davidson, R. L.	Toronto	1,500	300 00
Davidson, Hon. J. A. (Estate of)	Neepawa, Man.	2,000	400 00
Dafoe, M. O.	Brockville	3,000	600 00
Dafoe, I. B.	Aultsville.	1,000	200 00
Dickson, Jas. D.	Niagara Falls.	1,000	200 00
Dixon, Thomas.	Walkerton.	1,000	200 00
Dickson, Dr. W. W.	Pembroke.	1,000	200 00
Dickey, J. H.	Trenton	1,000	200 00
Douglas, D. H.	Chatham.	1,000	200 00
Douglas, John H.	Warkworth	1,000	200 00
Dryden, Hon. John.	Toronto	5,000	1,000 00
Dryden, Thos. R.	Guelph.	1,000	200 00
Douglas, W. G.	Winnipeg, Man.	500	100 00
Dunn, Dr. D. J.	Beeton	1,000	200 00
Dyer, W. D.	Columbus	500	100 00
Drummond, H. M.	Winnipeg, Man.	500	100 00
Dunsford, Chas. R.	Morden, Man.	1,000	200 00
Earley, Dr. W. J.	Owen Sound	1,000	200 00
Etherington, J.	Binbrook	200	40 00

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CONTINENTAL LIFE INSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	8 cts.
Egbert, William	Milverton	1,000	200 00
Edgecombe, Fred. B.	Fredericton, N.B.	1,000	200 00
Elliott, Wm.	Mitchell	2,000	400 00
Elliott, Thos.	Molesworth	1,500	300 00
Farley, Dr. J. J.	Belleville	1,000	200 00
Farley, Mrs. E. E.	Trenton	1,000	200 00
Frame, J. T.	Virden, Man.	4,000	800 00
Farmer, Rev. S. J.	Brantford	400	80 00
Fraleigh, Sidney	St. Marys	5,000	1,000 00
Ferguson, Duncan	Stratford	2,000	400 00
Flett, James	Wiarion	500	100 00
Ferguson, Hugh	Moosejaw, Sask.	2,500	500 00
Fleming, Mrs. A. E. M.	Brandon, Man.	1,000	100 00
Field, G. C. (Estate of)	Woodstock	2,000	400 00
Flintoft, John	Drummond	1,000	200 00
Forrester, Andrew (Estate of)	Mitchell	8,000	1,600 00
Foster, James	Tilbury	1,300	260 00
Fowler, Dr. G. S.	Teeswater	8,000	1,600 00
Floyd, Rev. M. P.	Killarney, Man.	1,000	200 00
Fuller, Chas. E. and Geo. B. Woods (in trust)	Toronto	500	100 00
Fulton, George	Ailsa Craig	600	120 00
Garroch, Peter	Listowel	5,000	1,000 00
Gaudin, I. E.	Napinka, Man.	1,000	200 00
Glass, D.	Chatham	1,000	200 00
Gardiner, Mrs. C.	Oshawa	1,000	200 00
Gardiner, F.	"	1,000	200 00
Grant, James	Chesley	1,000	200 00
Graham, J. C.	Winnipeg, Man.	3,000	600 00
Gawley, Mrs. Marg. W.	Binbrook	400	80 00
Graham, Mrs. E. M.	Toronto	2,600	520 00
Green, F. L.	Greenwood	1,000	200 00
Gregory, Rev. J. W.	Gainsborough, Sask.	1,200	240 00
Gregory, Mrs. Mary	Mansewood	500	100 00
Greenwood, Mrs. A. K.	Sutton West	5,000	500 00
Gilroy, G. R.	Mount Forest	500	100 00
Gilchrist, Dr. W. C.	Orillia	1,000	200 00
Gillies (Estate) Dr. John	Teeswater	10,000	2,000 00
Gillies, Arch. I.	Los Angeles, Cal.	2,400	480 00
Griffith, Mrs. M. A.	Byron	7,500	1,500 00
Gillies, Samuel	Ailsa Craig	5,000	1,000 00
Goodspeed, Rev. C.	Toronto	4,000	800 00
Gunn, N. B.	Ingersoll	2,500	500 00
Godden, Rev. J. K.	Caledonia	200	40 00
Godden, Rev. J. K. (in trust)	"	400	80 00
Gunn, Hector	Ailsa Craig	1,000	200 00
Guthrie, Robt.	Ayr	500	100 00
Guthrie, Cath. M.	"	500	100 00
Hart, Thos. M.	Innerkip	1,000	200 00
Hayes, W.	Ingersoll	400	80 00
Hall, Miss F.	Guelph	2,500	500 00
Hall, Miss M. A.	"	2,500	500 00
Harvey, Dr. E. E.	Norwich	1,000	200 00
Harvey, E. C.	St. Thomas	100	100 00
Hall, Dr. E.	Victoria, B.C.	2,000	400 00
Hall, W. J.	St. George	1,000	200 00
Hays, Robt. C.	Goderich	2,000	400 00
Hart, Thomas	Innerkip	1,000	200 00
Hottle, H. W.	Crystal City, Man.	1,000	200 00
Herbert, Miss M. H.	Belleville	7,500	1,500 00
Henwood, Dr. J. M.	Toronto	1,000	200 00
Herald, W. J.	Sydney, B.C.	3,200	640 00
Herald, Chas. A.	Hamilton	5,000	1,000 00
Henderson, H. E.	Brandon, Man.	1,000	200 00

## SESSIONAL PAPER No. 8

## CONTINENTAL LIFE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		8	8 cts.
Higginbotham, Mrs. L.	Virden, Man.	800	160 00
Hilborn, Walter.	Cargill	1,000	200 00
Hoig, Dr. D. S.	Oshawa.	1,500	300 00
Holliday, Thomas.	Stratford	8,000	1,600 00
Howey, Dr. R.	Owen Sound.	1,000	200 00
Hyland, Margaret J.	Whitby	1,000	200 00
Hunt, Edith.	Ottawa	1,000	200 00
Hunt, John D.	Carberry, Man.	100	20 00
Holt, Jas. E.	Newton Robinson.	1,000	200 00
Hornby, Mrs. S. M.	Gilbert Plains, Man.	1,000	200 00
Hunter, Samuel.	Ingersoll	2,000	400 00
Hunter, John.	Milton	1,600	320 00
Hobbs, John A.	Morden, Man.	560	100 00
Houston, Alex.	Teeswater.	1,000	200 00
Jackson, Robert.	Petrolia.	2,000	400 00
Jackson, Jos. A.	Toronto	10,000	2,000 00
Jacques, Dr. W. S.	Trenton	2,500	500 00
Jamieson, Dr. C. J.	Winnipeg, Man.	500	100 00
Jamieson, P. H.	Westmount, Que.	500	50 00
Jull, Bennett	Toronto	1,000	200 00
Jones, Sidney	"	5,000	1,000 00
Johnston, W. H.	Winnipeg, Man.	2,000	400 00
Johnston, C. H.	"	1,000	200 00
Jones, James C.	Halifax, N.S.	1,000	200 00
Kammerer, J. A.	Toronto	1,000	200 00
Kean, Hugh	Guelph.	2,500	500 00
Kerr, Albert.	Orillia.	500	100 00
Keith, Donald	Teeswater	1,000	200 00
Kelso, John J.	Guelph.	400	400 00
Kidd, W. G.	Kingston.	1,000	200 00
Knight, H. P.	Belleville.	1,000	200 00
Lane, John J.	Morden, Man.	1,000	200 00
Lauchland, W.	Oshawa.	1,000	200 00
Lawrence, W. J.	Toronto	2,000	400 00
Lee, W. F.	Winnipeg, Man.	4,000	800 00
Lee, Chas. H.	Moosomin, Sask.	500	100 00
Lillie, J. T.	Oakville	500	100 00
Little, Robert E.	Teeswater	8,000	1,600 00
Lister, W. S.	Middle Church, Man.	10,000	2,000 00
Lindley, Mrs. M. E.	Ingersoll	2,500	500 00
Lough, W. R.	Clinton.	4,000	800 00
Lyons, R. F.	Carberry, Man.	500	100 00
Luke, Wm. A.	Toronto	500	100 00
Ludlow, William.	Dundalk.	1,000	200 00
Lunan, A. L.	Regina, Sask.	4,000	800 00
Luckens, Rev. T.	Barwick	2,500	500 00
Loucks, Minnie.	Morrisburg.	400	80 00
Logan, John X.	London.	200	40 00
Long, Clarence	Arthur	1,000	200 00
Mackey, Levi.	Toronto	2,000	400 00
MacLaren, A. F.	Stratford	5,000	1,000 00
MacLaren, John A.	Ottawa.	5,000	1,000 00
Mair, John	Collingwood	200	40 00
Manuel, Walter.	Whitby	8,500	1,700 00
Manning Alexander (Estate of).	Toronto	10,000	2,000 00
MacKay, Angus	Indian Head, Sask.	1,000	200 00
Mair, Mrs. A. M.	Collingwood	300	60 00
MacLeod, Malc. H.	East Toronto	1,000	200 00
Mabee, Mrs. S.	Winnipeg, Man.	1,000	200 00
Macdonald, Hon. H. J.	"	1,000	200 00
Marsh, D. W.	Calgary, Alta.	2,000	400 00
MacKay, Dr. H.	Carberry, Man.	500	100 00
Mather, Samuel	Tilbury.	1,000	200 00

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## CONTINENTAL LIFE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
Matheson, Dr. John S.	Brandon, Man.	1,000	200 00
Matheson, R. M.	"	1,000	200 00
MacKechnie, Dr. L. N.	Vancouver, B.C.	5,000	1,000 00
MacLean, Mrs. C. C.	London	5,000	1,000 00
Marsh, Rev. D. B.	Hamilton	200	40 00
MacLean, Miss M. R.	Ayr	1,000	200 00
MacDonald, Alex	Vankleek Hill	1,000	200 00
Matte, J. S.	Quebec, Que.	1,000	200 00
Mader, Dr. A. J.	Halifax, N.S.	4,000	135 89
Mearns, Dr. John	Woodstock	500	100 00
Metcalfe, Thos. H.	Portage la Prairie, Man.	1,000	200 00
Metcalfe, Thos. L.	Winnipeg, Man.	5,000	1,000 00
Menzies, Mrs. M.	Ailsa Craig	2,000	400 00
Miller, Dr. A. H.	St. Thomas	2,000	400 00
Minshall, Dr. A. H.	Brownsville	2,000	400 00
Milroy, Dr. T. M.	Winnipeg, Man.	2,000	326 61
Millar, James	Arnprior	500	100 00
Moyer, Dr. S.	Galt	1,500	300 00
Murray, Rev. J. L.	Kincardine	2,000	400 00
Muma, Mrs. G. B.	Ayr	1,000	200 00
Mosely, John	Goderich	3,000	600 00
Musgrove, A. H.	Wingham	1,000	200 00
Moore, H. C.	East Toronto	1,000	200 00
Murton, L. K.	Oshawa	100	100 00
Moore, James	Brooklin	1,000	200 00
Munro, Hugh	Alexandria	6,000	1,200 00
Morgan, J.	Walkerton	1,000	200 00
Munro, Hugh (in trust)	Alexandria	1,000	200 00
Morrison, Chas.	Grand Valley	2,000	400 00
Muir, James	Calgary, Alta.	500	100 00
Mooney, Wm. S.	Vankleek Hill	4,000	800 00
Mooney, Wilmer	High River, Alta.	1,000	200 00
McKay, Dr. A.	Ingersoll	5,000	700 00
McNally, Dr. A. H. (Estate of)	Blair	2,000	400 00
McNab, John	Ayr	1,000	200 00
McArthur, A. G.	Emerson, Man.	100	20 00
McLagan, W. J.	Mitchell	1,000	200 00
McLagan, Mrs. S. A.	"	1,000	200 00
McLaughlin, R. T.	Alba	500	100 00
McCallum, J. R.	Welland	10,000	2,000 00
McCallum, Neh.	Vankleek Hill	2,000	400 00
McArthur, George	St. John, N.B.	500	100 00
McLaren, Sidney I.	Detroit, Mich.	1,000	200 00
McLwan, A.	Ayr	3,000	600 00
McDermott, P. J.	Minnedosa, Man.	1,000	200 00
McKee, Dr. J. F.	Petrolia	1,000	200 00
McKenzie, Dr. T.	Toronto	2,500	500 00
McLellan, W. D.	Harriston	2,000	400 00
McLennan, R. R.	Cornwall	500	100 00
McMillan, Hugh	Guelph	2,500	500 00
McRitchie, Dr. Thos. L.	Harwich	1,000	200 00
McKillop, D.	West Lorne	600	120 00
McNeill, J. C.	Calgary, Alta.	500	100 00
McKinlay, Chas.	Georgetown	400	80 00
McGill, Mrs. M.	Toronto	2,000	400 00
McCullough, Dr. H. R.	Harriston	500	100 00
McCutcheon, Mrs. B.	Petrolia	1,000	200 00
McDonald, Rev. A. R.	Blanche, P.Q.	200	40 00
McCowan, John	Portage la Prairie, Man.	1,000	200 00
McCowan, D.	"	1,000	200 00
McDowell, Henry	Vancouver, B.C.	500	100 00
Newstead, John	Guelph	1,000	200 00
Newstead, Thomas	"	1,000	200 00

## SESSIONAL PAPER No. 8

## CONTINENTAL LIFE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$ cts.
Nichols, Miss A . . . . .	Toronto . . . . .	2,000	400 00
Nisbet, John . . . . .	Owen Sound . . . . .	2,500	500 00
Nichol, Mrs. A. . . . .	Innerkip . . . . .	2,000	400 00
Nichols, Joseph . . . . .	Mitchell . . . . .	5,000	1,000 00
Norris, James . . . . .	Kincardine . . . . .	1,000	200 00
Noxon, Stephen . . . . .	Ingersoll . . . . .	1,000	200 00
Nodwell, Geo. H. . . . .	Grand Valley . . . . .	1,000	200 00
Oakes, I. B. . . . .	Wolfville, N.S. . . . .	2,000	400 00
Ontario Securities Co. . . . .	Toronto . . . . .	76,300	2,100 00
Oliver, James . . . . .	Maple . . . . .	7,000	1,400 00
O'Mullin, John C. . . . .	Halifax, N.S. . . . .	1,000	200 00
Parker (Estate) Henry . . . . .	Owen Sound . . . . .	4,000	800 00
Patterson, John M. . . . .	Galt . . . . .	1,000	200 00
Pratt, John . . . . .	Heathcote . . . . .	1,000	200 00
Passmore, W. J. . . . .	Guelph . . . . .	1,000	200 00
Paynter, Joseph . . . . .	Carberry, Man. . . . .	2,000	400 00
Patterson, Miss H. . . . .	Toronto . . . . .	5,000	1,000 00
Pepper, Rev. John . . . . .	Toronto Junction . . . . .	400	80 00
Phillips, W. A. . . . .	Listowel . . . . .	1,000	200 00
Phillips, Robt., Jr. . . . .	Fergus . . . . .	1,000	200 00
Pritchard, A. J. . . . .	" . . . . .	800	160 00
Piper, Samuel T. . . . .	Lambeth . . . . .	3,000	600 00
Philp, Dr. W. H. . . . .	Arthur . . . . .	500	100 00
Porter, H. A. . . . .	Oshawa . . . . .	500	100 00
Pugh, Henry J. . . . .	Viriden, Man . . . . .	4,000	800 00
Proudfoot, William . . . . .	Goderich . . . . .	3,000	600 00
Puddicombe, Miss F. B. . . . .	Haysville . . . . .	4,000	800 00
Puddicombe, Miss A. B. . . . .	" . . . . .	6,000	1,200 00
Quinn, Rev. Samuel . . . . .	Perthbrooke . . . . .	500	100 00
Rae, James . . . . .	Medicine Hat, Alta. . . . .	2,000	223 44
Reekie, J. S. . . . .	Kelowna, B.C. . . . .	1,000	200 00
Reid, J. B. (in trust). . . . .	Toronto . . . . .	5,000	1,000 00
Reeve, John T. . . . .	Toronto . . . . .	1,500	300 00
Rothwell, Mrs. E. N. . . . .	Ingersoll . . . . .	500	100 00
Rowe, (Estate) Anthony . . . . .	Mitchell . . . . .	3,200	640 00
Rutherford, Dr. S. T. . . . .	Listowel . . . . .	1,000	200 00
Rogerson, Mrs. Margt. . . . .	Walkerton . . . . .	1,000	200 00
Rosser, Joseph . . . . .	Ailsa Craig . . . . .	14,500	2,900 00
Rosser, John T. . . . .	" . . . . .	7,500	1,500 00
Rosser, Frank E. . . . .	" . . . . .	2,500	500 00
Rosser, Jas. S. . . . .	Appin . . . . .	5,000	1,000 00
Sadler, Wilfred . . . . .	Kimsale . . . . .	500	100 00
Sargeant, W. . . . .	Barrie . . . . .	2,000	400 00
Saunders, A. V. . . . .	Ingersoll . . . . .	1,000	200 00
Saunders, C. E. . . . .	" . . . . .	1,000	200 00
Savage, Agnes G. . . . .	Chesley . . . . .	500	100 00
Smale, Dr. S. B. . . . .	Wroxeter . . . . .	2,500	500 00
Schaefer, Henry M. . . . .	Milverton . . . . .	1,500	300 00
Strang, Mrs. A. . . . .	Viriden, Man . . . . .	1,000	200 00
Shaffner, I. B. . . . .	Halifax, N.S. . . . .	1,000	200 00
Secor, Mrs. S. A. . . . .	Collingwood . . . . .	2,500	500 00
Spetz, Rev. Theo. . . . .	Berlin . . . . .	1,000	200 00
Steele, Miss R. E. . . . .	Stratford . . . . .	8,000	800 00
Stevens, James . . . . .	Ingersoll . . . . .	1,000	200 00
Stewart, Alexander . . . . .	Clinton . . . . .	8,000	850 00
Stewart, Rev. Wm. . . . .	Toronto . . . . .	6,000	1,200 00
Stephens, L. H. . . . .	Campbellford . . . . .	500	100 00
Stewart, Miss B. F. . . . .	Winnipeg, Man. . . . .	1,000	200 00
Steward, Joseph . . . . .	Winger . . . . .	500	100 00
Stevenscn, Dr. Wm. . . . .	Viriden, Man . . . . .	1,000	200 00
Stewart, Alan M. . . . .	Morden, Man. . . . .	1,000	200 00
Setter, John J. . . . .	High Bluff, Man. . . . .	1,000	200 00
Stewart, Miss J. E. . . . .	Ailsa Craig . . . . .	2,500	500 00

CONTINENTAL LIFE INSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$ cts.
Stephens, Levi .....	Vankleek Hill .....	500	100 00
St. Jerome College .....	Berlin .....	500	100 00
Sibert, L. J. ....	Brooklin .....	500	100 00
Smith, Mrs. H. ....	Dundas .....	500	100 00
Stirton, James .....	Verschoyle .....	1,000	200 00
Squire, Wm. ....	Mitchell .....	5,000	1,000 00
Stringer, C. W. ....	Toronto .....	2,000	400 00
Simpson, Dr. G. R. ....	Hamilton .....	2,000	400 00
Smith, Frank W. ....	Brandon, Man. ....	2,000	400 00
Simpson, Wm. ....	Sarnia .....	3,500	700 00
Shirray, Miss A. ....	Hensall .....	5,000	1,000 00
Shirray, Mrs. A. ....	" .....	15,000	3,000 00
Siddall, Geo. A. (in trust) .....	Lucknow .....	1,000	200 00
Scott, J. W. ....	Listowel .....	5,000	1,000 00
Shultis, Dr. John .....	Heathcote .....	100	20 00
Somer, Mrs. A. V. ....	Toronto .....	3,000	600 00
Somers, G. T. ....	" .....	6,000	1,200 00
Stuart Bros .....	Mitchell .....	2,000	400 00
Sudworth, W. A. ....	Ingersoll .....	4,000	800 00
Smyth, Dr. C. E. ....	Medicine Hat, Alta. ....	600	120 00
Shunk, Rev. John .....	Harrison City, Pa. ....	27,000	5,500 00
Sutherland, Don. McL. ....	Boissevain, Man. ....	500	100 00
Scott, Mrs. S. I. ....	Bates, Man. ....	1,000	200 00
Taylor, Dr. Alex. ....	Goderich .....	1,000	200 00
Taylor, Joseph .....	Portage la Prairie, Man. ....	1,000	200 00
Thomson, Miss C. ....	Whitby .....	3,000	600 00
Thomson, John .....	" .....	4,000	800 00
Turnbull, Dr. A. R. ....	Moosejaw, Sask. ....	2,000	400 00
Todd, Dr. J. O. ....	Winnipeg, Man. ....	2,500	500 00
Tonge, J. H. ....	St. Thomas .....	1,000	200 00
Trott, Wm. D. ....	Collingwood .....	2,000	400 00
Turnbull, Walter .....	Hamilton .....	1,500	300 00
Thomson, Mrs. M. ....	Orillia .....	1,000	200 00
Turnbull, Mrs. E. S. ....	St. Mary's .....	1,000	200 00
Tufts, Prof. J. F. ....	Wolfville, N.S. ....	5,000	1,000 00
Tye, Miss A. E. ....	Haysville .....	500	100 00
Ulrich, Paul .....	Winnipeg, Man. ....	10,000	
Underhill, Jas. A. ....	Brampton .....	400	80 00
Venner, Thos. ....	Orillia .....	1,000	200 00
Veitch, Dr. Geo. ....	Port Elgin .....	500	100 00
Vogan, S. W. ....	Walkerton .....	500	100 00
Way, Bidwell .....	Hamilton .....	2,000	375 00
Walley, F. G. ....	Ingersoll .....	1,000	200 00
Walker, Rev. H. ....	Westmeath .....	500	100 00
Wallis, Henry A. ....	Killarney, Man. ....	1,000	200 00
Walker, Joseph .....	Fredericton, N.B. ....	1,000	200 00
Wadel, Joseph .....	Whitechurch .....	3,000	600 00
Wheclihan, David .....	Campbellville .....	3,000	600 00
Webster, Dr. D. F. ....	West Lorne .....	600	120 00
Wheeler, A. W. ....	Johnville, Que. ....	600	120 00
Wheeler, Miss M. L. ....	Lowell, Mass. ....	400	80 00
Williams, R. S. ....	Toronto .....	5,000	1,000 00
Wishart, Dr. D. J. G. ....	" .....	400	80 00
Wilkinson, Rev. J. W. ....	Claremont .....	1,000	100 00
Williamson, W. M. ....	Medicine Hat, Alta. ....	2,000	400 00
Whimster, P. ....	Portage la Prairie .....	1,000	200 00
Wilson, Neil H. ....	Toronto .....	2,000	400 00
Woods, Geo. B. ....	" .....	10,000	2,000 00
Whyte, Dr. J. T. ....	Killarney, Man. ....	100	20 00
Young, Dr. R. C. ....	Ridgetown .....	2,000	400 00
Young, Mrs. W. J. ....	Seagrave .....	1,000	200 00
		1,000,000	180,255 94

## SESSIONAL PAPER No. 8

## THE CROWN LIFE INSURANCE COMPANY.

## LIST OF DIRECTORS—(as at December 31, 1905).

The Hon. David Tisdale, P.C., M.P., President; John Charlton, M.P., Vice-president; Herbert M. Mowat, K.C., R. L. Borden, K.C., M.P., Geo. H. Hees, Rodolphe Forget, M.P., Frank E. Hodgins, K.C., W. Barclay McMurrich, K.C., Samuel Barker, M.P., Arthur R. Boswell, K.C., Randolph Macdonald, C. S. Wilcox, J. Douglas Hazen, K.C., M.L.A., Geo. H. Roberts. Henry T. Machell, M.D.

## LIST OF SHAREHOLDERS—(as at December 31, 1905).

Name.	Residence.	Amount Subscribed for.	Amount Paid in Cash.
		\$	\$ cts.
Ainley, Norman	Toronto, Ont.	2,000	500 00
Aitken, W. H.	Charlottetown, P.E.I.	2,500	625 00
Alexander, W. H., M.D.	Toronto, Ont.	10,000	154 15
Allison, J. Walter	Halifax, N.S.	2,000	500 00
Anderson, Alex	Charlottetown, P.E.I.	500	125 00
Anderson, Wm	Toronto, Ont.	5,000	1,250 00
Anthony, Miss E. C.	Lytton, B.C.	300	75 00
Archibald, Chas	Halifax, N.S.	300	75 00
Aston, Geo	Valleyfield, Que.	200	70 00
Auld, Geo.	Charlottetown P.E.I.	500	125 00
Barker, Samuel	Hamilton, Ont.	10,000	3,500 00
Barker, E. P.	Schreiber, Ont.	1,000	250 00
Bauer, W. A.	Vancouver, B.C.	5,000	253 50
Baxter, C. S.	Victoria, B.C.	1,000	50 70
Baxter, Jacob, M.D.	Cayuga, Ont.	500	225 00
Bearns, W. E. (Trustee)	St. Johns, Nfld.	400	100 00
Beck, Chas	Lenetang, Ont.	2,500	625 00
Beer, E. H.	Charlottetown, P.E.I.	200	50 00
Betts, G. L.	Vancouver, B.C.	1,000	30 83
Bickford, Mrs. F. E.	Toronto, Ont.	100	25 00
Bingay, Jacob	Yarmouth, N.S.	1,000	250 00
Black, Mary C.	Winnipeg, Man.	1,000	250 00
Black, S. G. (Estate)	Halifax, N.S.	500	125 00
Black, W. A.	Winnipeg, Man.	1,000	250 00
Black, W. A.	Halifax, N.S.	1,000	250 00
Black, W. C.	Kamloops, B.C.	1,000	250 00
Blow, T. H.	Vancouver, B.C.	1,000	250 00
Bond, Rev. Geo. J.	Halifax, N.S.	1,000	250 00
Benthorpe, B.	Vancouver, B.C.	2,500	77 08
Borden, H. C.	Halifax, N.S.	2,000	500 00
Borden, R. L.	"	3,400	1,190 00
Boswell, A. R.	Toronto, Ont.	2,500	875 00
Bovyer, F.	Charlottetown, P.E.I.	1,000	250 00
Boyd, J. C.	Sault Ste Marie, Ont.	600	150 00
Boyd, Mrs. Grace I.	"	300	75 00
Bowers, E. C.	Westport, N.S.	500	125 00
Bray, Miss A. J.	Simcoe, Ont.	500	125 00
Brent, W. C.	Toronto, Ont.	1,200	300 00
Brown, Geo	"	1,000	250 00
Browne, W. G.	Montreal, Que.	2,500	625 00
Buck, J. L.	Port Rowan, Ont.	1,000	250 00
Burns, P.	Calgary, Alta.	5,000	1,250 15
Burwell, H. M.	Vancouver, B.C.	5,000	253 50
Calkin, Hugh E.	Springhill, N.S.	500	125 00
Cameron, J. G.	Nelson, B.C.	1,000	500 00
Campbell, MacI.	Vancouver, B.C.	5,000	154 15
Cassils, Chas.	Montreal, Que.	10,000	2,500 00
Chandler, Chas. H.	Charlottetown, P.E.I.	400	100 00
Charlton, John	Lynedock, Ont.	2,500	625 00
Charlton, Mrs. E. G.	"	5,000	1,250 00
Child, W. A.	Hamilton, Ont.	5,000	1,250 00
Clergue, B. J.	Sault Ste Marie, Ont.	5,000	1,250 00
Clergue, E. V. (Estate)	"	5,000	1,250 00
Clergue, Francis H.	"	10,000	2,500 00
Clare, Geo. A.	Hamilton, Ont.	500	125 00
Coburn, H. P.	"	2,500	625 00



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THE CROWN LIFE INSURANCE COMPANY — *Continued.*LIST OF SHAREHOLDERS (as at December 31, 1905)—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid in Cash.
		\$	\$ cts.
Coffin, W. M.	Charlottetown, P.E.I.	500	125 00
Cotton, F. C.	Vancouver, B.C.	2,000	61 66
Cove, Miss E. W.	Amherst, N.S.	200	50 00
Cowan, G. H.	Vancouver, B.C.	5,900	253 50
Crabbe, S. W.	Charlottetown, P.E.I.	1,000	250 00
Creelman, A. G.	Rossland, B.C.	500	125 00
Culver, C. W.	Simcoe, Ont.	1,000	250 00
Davies, Sir Louis H.	Ottawa, Ont.	2,000	500 00
Deacon, E. J.	Vancouver, B.C.	2,060	101 34
DeGex, Leonard M.	Atlin, B.C.	500	500 00
Demers, Louis J.	Knowlton, Que.	100	
Deschenes, B. M.	St. Pascal, Que.	200	200 00
Dickey, James A.	Amherst, N.S.	1,000	250 00
Ditmars, W. C.	Vancouver, B.C.	1,000	50 70
Doolittle, Chas. E.	Hamilton, Ont.	10,000	2,500 00
Drewry, E. L.	Winnipeg, Man.	5,000	1,250 00
Duggan, E. J.	Murray Bay, Que.	1,000	350 00
Duncan, G. H.	Victoria, B.C.	1,000	30 83
Duncan, W. H.	Regina, Sask.	5,000	275 00
Dupont, C. T.	Victoria, B.C.	10,000	507 00
Durnford, A. D.	Montreal, Que.	1,000	250 00
Eastern Trust Co. (in trust)	Halifax, N.S.	2,000	500 00
Elliott, Jas.	Montreal, Que.	2,500	625 00
Elliott, T.	Lambton Mills Ont.	1,000	500 00
Fairbanks, E. B.	Springhill, N.S.	200	50 00
Fairbanks, Mrs. M. M.	"	200	50 00
Fennell, Robt.	Charlottetown, P.E.I.	500	125 00
Forget, Lieut.-Gov. A. E.	Regina, Sask.	10,000	2,500 00
Forget, Rodolphe.	Montreal, Que.	10,000	2,500 00
Fowler, Geo. W.	Sussex, N.B.	200	50 00
Fox, C. B.	East St. Louis, Ill.	2,500	625 00
Foy, John (Estate)	Toronto, Ont.	7,500	1,250 00
Fudge, J. W.	Dorchester, Eng.	2,500	625 00
Ganong, Gilbert W.	St. Stephen, N.B.	5,000	1,250 00
Gibson, Mrs. A.	Hamilton, Ont.	1,600	
Gibson, J. C., M.D.	"	1,000	250 00
Gowanlock, J.	Fort William, Ont.	2,000	500 00
Grant, Andrew	Beaverton, Ont.	500	125 00
Hall, Wm., M.D.	Fort Qu'Appelle, N.W.T.	500	175 00
Hallett, Isaac H.	Greenwood, B.C.	300	75 00
Harper, J. J., M.D.	Alliston, Ont.	500	125 00
Harris, Hon. John	St. Johns, Nfld.	500	125 00
Harris, Robt. E.	Halifax, N.S.	500	125 00
Harris, Thos.	St. Johns, Nfld.	1,000	250 00
Haszard, F. L.	Charlottetown, P.E.I.	1,000	250 00
Hayward, H. H.	Fort Qu'Appelle, N.W.T.	1,000	350 00
Heartz, Benj. (Estate)	Charlottetown, P.E.I.	2,500	625 00
Heartz, F. R.	"	1,000	250 00
Hees, Geo. H.	Toronto, Ont.	2,500	1,500 00
Henderson, D. G.	"	200	50 00
Henderson, S. M.	Montreal, Que.	5,500	1,375 00
Henshaw, Col. F. C.	"	10,000	2,500 00
Hickey, Chas. E.	Morrisburg, Ont.	300	75 00
Hickler, John H.	Sault Ste Marie, Mich.	800	200 00
Hickson, H. E.	Woodstock, Ont.	100	
Hilts, W.	Toronto, Ont.	1,000	
Hodgins, F. E.	"	5,000	1,750 00
Hodgins, J. G.	"	2,500	625 00
Hogarth, W. F.	Fort William, Ont.	200	50 00
Howley, W. R.	St. Johns, Nfld.	400	100 00
Howley, J. P.	"	500	125 00
Hughes, A. J.	Toronto, Ont.	1,800	450 00
Hughes, Geo. E.	Charlottetown, P.E.I.	500	

## SESSIONAL PAPER No. 8

## THE CROWN LIFE INSURANCE COMPANY.—Continued.

## LIST OF SHAREHOLDERS (as at December 31, 1965)—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid in Cash.
		\$	\$ cts.
Hunter, A. C.	Goderich, Ont.	500	
Hutchings, Rev. R. F.	Arundel, Que.	200	50 00
Hutchings, R. J.	Calgary, Alta.	5,000	
Ings, Ernest A.	Charlottetown, P.E.I.	500	125 00
Jenkins, S. R., M.D.	" "	500	125 00
Johnson, H. D.	" "	200	50 00
Johnson, S. M.	Greenwood, B.C.	300	75 00
Johnstone, T. C.	Regina, Sask.	5,000	1,250 00
Jones, K. D.	Weymouth, N.S.	500	125 00
Jones, O. M.	Victoria, B.C.	2,500	78 08
Jordan, Mrs. M. M.	Halifax, N.S.	500	125 00
Kaulbach, Ven. Archdeacon, J. A.	Truro, N.S.	2,500	1,250 00
Keefer, H. P. (Trustee)	Vancouver, B.C.	1,000	50 70
Kennedy, Wm.	Port Dover, Ont.	2,000	500 00
Ker, D. R.	Victoria, B.C.	5,000	253 50
Kerfoot, W. J.	Vancouver, B.C.	1,000	30 83
King, Mrs. Mary D.	Simcoe, Ont.	500	125 00
Kitt, Thos.	Lucan, Ont.	2,500	625 00
Knight, R. H.	Sault Ste Marie, Ont.	800	200 00
Kydd, Mrs. M. F.	Simcoe, Ont.	1,000	350 00
Laing, C. C.	Winnipeg, Man.	200	70 00
Lamport, H.	Toronto, Ont.	5,000	1,250 00
Law, Wm., & Co.	Yarmouth, N.S.	1,000	250 00
Lewis, John.	Charlottetown, P.E.I.	1,000	
Lyons, Chas.	" "	500	125 00
Lougheed, Hon. J. A.	Calgary, Alta.	5,000	1,250 00
Macdonald, C.	Gananoque, Ont.	10,000	2,500 00
Macdonald, D. C.	London, Ont.	500	
Macdonald, R.	Toronto, Ont.	12,500	3,500 00
McKechnie, L. W., M.D.	Vancouver, B.C.	1,000	
MacKidd, G. R.	Calgary, Alta.	1,000	
Macneill, C. B.	Vancouver, B.C.	2,000	101 34
MacKay, Jos. S.	New Glasgow, N.S.	1,000	250 00
MacLaren, Murray	St. John, N.B.	500	125 00
Macnell, H. T., M.D.	Toronto, Ont.	10,000	3,500 00
Macnell, H. T., M.D. (Trust)	" "	2,500	875 00
MacIse, J. V.	Ft. Pelly, N.W.T.	200	50 00
Madill, B.	Beaverton, Ont.	500	125 00
Magee, A. (Trust)	Fort William, Ont.	100	25 00
Mara, J. A. (Trust)	Victoria, B.C.	7,000	654 15
May, I.	Kenora, Ont.	500	175 00
Maybury, W. F., M.D.	Ottawa, Ont.	1,500	375 00
Meredith, J. H.	Calais, Me.	500	125 00
Molson, Wm. A.	Montreal, Que.	2,500	625 00
Molson, H. M.	" "	10,000	2,500 00
Moore, John J., M.D.	Brooklin, Ont.	500	125 00
Moorehouse, W. H., M.D.	London, Ont.	2,000	500 00
Morris, E. A. Mrs.	Shelburne, N.S.	500	125 00
Morrison, A.	Vancouver, B.C.	5,000	154 15
Morrison, R.	Sussex, N.B.	100	25 00
Morton, Geo.	Fort William, Ont.	1,000	8 00
Morton, J.	" "	1,000	150 00
Morton, A. R.	Toronto, Ont.	100	25 00
Mowat, H. M.	" "	2,500	875 00
Muirhead, John	Summerside, P.E.I.	500	125 00
Murray, Isaac Rev.	New Glasgow, N.S.	200	70 00
Murray, John, jr.	Springhill, N.S.	400	100 00
Murray, Robt. L.	" "	500	125 00
Murray, W. H.	" "	400	100 00
McAra, P., jr.	Regina, Sask.	5,000	154 15
McConochie, S. W., M.D.	Hamilton, Ont.	2,500	625 00
McCormack, R. L.	Toronto Junct., Ont.	10,000	3,500 00
McDowell, H.	Vancouver, B.C.	5,000	253 50

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THE CROWN LIFE INSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS (as at December 31, 1205)—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid in Cash.
		\$	8 cts.
McFeely, E. J.	Vancouver, B.C.	5,000	154 15
McGill, R. S.	Simcoe, Ont.	1,000	250 00
McGillivray, D. J.	Regina, Sask.	1,000	
McGregor, D. C.	Vancouver, B.C.	5,000	253 50
McHarg, W. H.	"	1,000	50 70
McKessock, R. R.	Gore Bay, Ont.	200	50 00
McKinnon, Angus A.	Springhill, N.S.	1,100	275 00
McKnight, A.	Simcoe, Ont.	1,000	500 00
McLaren, John F.	Lower Argyle, N.S.	500	125 00
McLaren, Mrs. E.	"	1,000	250 00
McLean, T. A.	Charlottetown, P.E.I.	1,500	
McMillan, J. F.	Summerside, P.E.I.	300	
McMurrich, W. B.	Toronto, Ont.	2,500	875 00
McNealy, Murray	Springhill, N.S.	1,000	250 00
McNutt, S. C.	"	500	125 00
McPhillips, A. E.	Victoria, B.C.	1,000	50 70
McRae, John	Beaverton, Ont.	100	25 00
Nelson, J. B.	Springhill, N.S.	500	125 00
Newton, John.	Charlottetown, P.E.I.	500	125 00
Nichol, W. C.	Vancouver, B.C.	2,000	101 34
Orde, W. L.	Winnipeg, Man.	500	125 00
Oxley, E. M.	Halifax, N.S.	500	125 00
Parent, R. H.	Ottawa, Ont.	2,000	
Payzant, John Y.	Halifax, N.S.	2,000	500 00
Pelletier, Hon. L. P.	Quebec, Que.	500	250 00
Peulcr, W. H., M.D.	Toronto, Ont.	500	125 00
Phair, Jas.	Goldstream, B.C.	500	125 00
Pett, G. L.	Calgary, Alta.	1,000	250 00
Pollard, A.	Burford, Ont.	300	135 00
Power, P. H., M.D.	Vancouver, B.C.	1,000	100 25
Price, A.	Winnipeg, Man.	1,000	250 00
Prince, Mrs. C.	Toronto, Ont.	1,000	250 00
Proctor, John A.	Beaverton, Ont.	500	125 00
Proctor, G.	"	1,000	250 00
Proctor, Geo. R.	"	2,000	500 00
Proudfoot, W.	Goderich, Ont.	500	125 00
Prowse, L. E.	Sydney, B.C.	1,500	
Prowse, Samuel (Estate)	Murray Harbour S., P.E.I.	2,500	625 00
Pyne, R. A.	Toronto, Ont.	5,000	
Rainville, Hon. Henri B.	Montreal, Que.	10,000	2,500 00
Ramsey, Thos. E.	Summerside, P.E.I.	3,000	750 00
Rattenbury, Morton.	Charlottetown, P.E.I.	500	125 00
Rattenbury, N.	"	2,500	625 00
Rattenbury, Oliver.	"	1,000	
Reid, A. J.	Cannington, Ont.	1,000	
Richards, S. C.	Vancouver, B.C.	1,000	250 00
Roberts, E. W.	Regina, Sask.	500	125 00
Roberts, Geo. H.	Toronto, Ont.	12,500	2,577 08
Roberts, Mrs. S. J.	Cobourg, Ont.	1,000	250 00
Robinson, W.	Winnipeg, Man.	2,500	625 00
Rogers, B. T.	Vancouver, B.C.	2,500	625 00
Roome, W. F., M.D.	London, Ont.	500	125 00
Russell, J. A.	Vancouver, B.C.	5,000	154 15
Rumsey, Mrs. S. M.	St. Marys, Ont.	400	400 00
Seller, F. H.	Charlottetown, P.E.I.	500	125 00
Senkler, W. I., M.D.	Vancouver, B.C.	2,000	101 34
Shaw, H. H.	Charlottetown, P.E.I.	300	
Shenton, Henry W.	Springhill, N.S.	300	75 00
Shoenberger, Mrs. E. S.	Toronto, Ont.	5,000	1,250 00
Silcox, Sydney.	St. Thomas, Ont.	600	150 00
Simpson, G. R., M.D.	Hamilton, Ont.	2,500	625 00
Sinclair, D. G.	Woodstock, Ont.	200	50 00
Skinner, R. B.	Vancouver, B.C.	5,400	353 50

## SESSIONAL PAPER No. 8

THE CROWN LIFE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS (as at December 31, 1905)—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid in Cash.
		\$	\$ cts.
Smith, P. St. C.	Port Rowan, Ont.	500	125 00
Smith, P. H.	St. John, N.B.	1,000	250 00
Smyth, Mrs. Mary.	St. Johns, Nfld.	1,000	350 00
Soley, Jas. D.	Springhill, N.S.	2,000	500 00
Stewart, D. M.	Montreal, Que.	2,500	625 00
Stein, P. A.	Sault Ste Marie, Ont.	500	
Talbot, Mrs. F. L.	Oshawa, Ont.	1,000	250 00
Thompson, F. W.	Montreal, Que.	2,500	625 00
Tisdale, Hon. D.	Simcoe, Ont.	10,000	3,500 00
Tufts, Prof. J. F.	Wolfville, N.S.	4,500	875 00
Tupper, Sir C. H.	Vancouver, B.C.	7,500	1,875 00
Tupper, Hon. Sir C.	Winnipeg, Man.	5,000	1,250 00
Tupper, J. S.	"	2,500	625 00
Turpin, Jas.	Toronto, Ont.	500	125 00
Wade, F. C.	Vancouver, B.C.	5,000	263 74
Weatherbee, U.	Springhill, N.S.	1,000	250 00
Webster, C. A., M.D.	Yarmouth, N.S.	500	125 00
Weeks, W. A.	Charlottetown, P.E.I.	2,500	625 00
Weekes, G. M.	London, Ont.	100	
Wallace, W.	Toronto, Ont.	1,000	250 00
Wetherell, J. E.	Strathroy, Ont.	500	125 00
White, Mrs. L. M.	Toronto, Ont.	1,000	250 00
Wickwire, W. N., M.D.	Halifax, N.S.	1,000	500 00
Wilcox, C. S.	Hamilton, Ont.	13,500	4,725 00
Williams, J. A., M.D.	Ingersoll, Ont.	100	25 00
Wilson, G. I.	Vancouver, B.C.	5,000	253 50
Wilson, Miss E.	Cannington, Ont.	1,000	250 00
Wilson, D. H.	Vancouver, B.C.	2,500	625 00
Wilson, John D.	London, Ont.	300	75 00
Wilson, Wm.	Victoria, B.C.	2,500	625 00
Withers, J. W.	St. Johns, Nfld.	1,000	250 00
Total		\$609,600	\$129,465 29

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## THE DOMINION GUARANTEE CO., LIMITED.

(LIST OF DIRECTORS—(As at December 31, 1905.)

F. W. Evans, President; Benj. Tooke, Vice-President; J. M. Fortier, William Hanson, H. B. Ames, M.P., G. G. Foster, K.C. and F. W. Fairman.

## LIST OF STOCKHOLDERS.—(As at December 31, 1905).

Name.	Residence.	No. of Shares.	Par Value.	30 p.c. Paid Up.
			\$	\$
Ames, H. B., M.P.	Montreal	105	10,500	3,150
Ames, Mrs. C. M.	"	20	2,000	600
Ames, Miss M. C.	"	20	2,000	600
Bickerdike, Robert	"	50	5,000	1,500
Brown, Lyman	New York	100	10,000	3,000
Drummond, Sir G. A.	Montreal	50	5,000	1,500
Evans, F. W.	"	50	5,000	1,500
Evans, F. W., Executor	"	50	5,000	1,500
Eveleigh, J.	"	45	4,500	1,350
Eveleigh, Miss J. S.	"	5	500	150
Ewing, Estate late A. S.	"	150	15,000	4,500
Fairman, F. Wilson	"	25	2,500	750
Fairman, Ernest E.	"	25	2,500	750
Finley, Est. late Sam'l.	"	100	10,000	3,000
Fortier, J. M.	"	50	5,000	1,500
Foster, Geo. G.	"	40	4,000	1,200
Gemmell, J. A.	Ottawa	10	1,000	300
Good, Brent	New York	100	10,000	3,000
Greenshields, J. N.	Montreal	25	2,500	750
Grese, Wm T.	"	50	5,000	1,500
Hanson, Edwin	"	25	2,500	750
Hanson, William	"	37	3,700	1,110
Hagar, W. C.	"	12	1,200	360
Henshaw, H. H.	"	13	1,300	390
Howard, G. M.	Sherbrooke	200	20,000	6,000
Jordan, Alice M.	Montreal	25	2,500	750
Jordan, Margaret F.	"	25	2,500	750
Locker, Geo. R.	"	50	5,000	1,500
Miller, Miss Laura C.	"	50	5,000	1,500
Molsons Bank, The	"	75	7,500	2,250
Moseley, Miss Mary R.	"	25	2,500	750
Ogilvie, Mrs. Sarah L.	Montreal	50	5,000	1,500
Routh, Est. late J. H.	"	10	1,000	300
Sherwood, Mrs. A. P.	Ottawa	50	5,000	1,500
Sims, A. Haig	Montreal	100	10,000	3,000
Smith R. Wilson	"	25	2,500	750
Strachan, W.	"	50	5,000	1,500
Tooke, Benj.	"	50	5,000	1,500
Torrance, John	"	50	5,000	1,500
Wait, Maud A.	"	8	800	240
Total		2,000	\$200,000	\$60,000

## SESSIONAL PAPER No. 8

## THE DOMINION LIFE ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31 1905).

Thos. Hilliard, President and Managing Director; P. H. Sims, 1st Vice-President; S. B. Bricker, 2nd Vice-President; Hon. James McMullen, W. Vandusen, Walter Wells, L.D.S., F. Colquhoun, Thos. Gowdy, Hon. S. Merner, Geo. D. Forbes, W. T. Parke, M.D., Thos. Trow, David Bean, A. J. Andrews.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$
Alexander, Robert.....	Galt.....	500	125
Andrews, A. J.....	Winnipeg, Man.....	2,000	500
Baumann, A. F., M.D.....	Waterloo.....	3,000	750
Bean, David.....	".....	2,200	550
Bechtel, Byron E.....	".....	400	100
Bechtel, Mrs. Jane.....	".....	400	100
Bingeman, Jonas B.....	Bloomington.....	700	175
Boles, William.....	Stratford.....	800	200
Bowers, Miss Charlotte C.....	Berlin.....	2,400	600
Bowman, N. S.....	Conestogo.....	8,300	2,075
Bricker, Jacob.....	Waterloo.....	7,500	1,875
Bricker, Mrs. M.....	Berlin.....	2,000	500
Bricker, Simon B.....	Waterloo.....	8,800	2,200
Bruce, Wm. M., L.D.S.....	Toronto.....	2,000	500
Buckberrrough, Daniel.....	Waterloo.....	2,300	575
Buckberrrough, Miss Helen P.....	".....	800	200
Cargill, W. D.....	Cargill.....	18,000	4,500
Carscadden, Thos., M.A.....	Galt.....	500	125
Chadwick, Chas. W.....	Toronto.....	500	125
Clemens, Miss Cornelia.....	Preston.....	300	75
Colquhoun, Frederick.....	Waterloo.....	5,500	1,375
Conrad, Jacob.....	".....	5,000	1,250
Diebel, George.....	Waterloo.....	1,000	250
Elliott, Mrs. Jennie H.....	Bolton.....	1,500	375
Elsley, Levi.....	Winterbourne.....	1,000	250
Fleming, C. A.....	Owen Sound.....	1,500	375
Ferrier, Mrs. Annie.....	Guelph.....	1,800	450
Forbes, Geo. D.....	Hespeler.....	19,300	4,825
Goodale, John.....	Milverton.....	3,700	925
Gillespie, Mrs. Mary.....	Plattsville.....	2,600	650
Goodale, Miss Eliz.....	Milverton.....	3,700	925
Gowdy, Thomas.....	Guelph.....	6,000	1,500
Grierson, Charles P.....	Lanark.....	400	100
Haist, Rev. A. Y.....	Stratford.....	2,000	500
Hamilton, Rev. A. M., M.A.....	Winterbourne.....	2,000	500
Hespeler, Jacob.....	Waterloo.....	1,700	425
Hilliard, Arthur J.....	Berlin.....	800	200
Hilliard, John.....	Bolton.....	1,500	375
Hilliard, Thos.....	Waterloo.....	28,000	7,000
Hilliard, Fred. A.....	".....	100	50
Hilliard, J. Charles.....	".....	200	50
Hilliard, Wm. L., M.D.....	".....	1,100	275
Hope, James.....	Ottawa.....	3,300	825
Huehnergard, Conrad.....	Waterloo.....	1,500	375
Johnston, Wm. H.....	Hay, Ont.....	800	200
Johnston, Mrs. Sarah M.....	Hay.....	300	75
Kumpf, Christian.....	Waterloo.....	12,700	3,175
Lackner, H. G., M.D.....	Berlin.....	1,000	250
Larkworthy, George.....	Stratford.....	3,400	850
Lockhart, R. J., M.D.....	Hespeler.....	2,200	550

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DOMINION LIFE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$
Lockie, Jas. S.	Waterloo.	1,000	250
Martin, Mrs. E. M.	"	5,000	1,250
McArthur, J. A., M.D.	Ottawa	1,700	425
McCall, Alexander.	Simcoe.	3,000	750
McDonald, Mrs. Alice	Guelph	1,700	425
McGowan, John.	Alma.	1,500	375
McIntosh, J. I.	Guelph	1,700	425
McKeown, Mrs. Christina I.	Orangeville.	1,700	425
McKay, Hugh M., M.D., estate of.	Woodstock.	2,000	500
McMullen, Hon. James	Mount Forest.	7,800	1,950
Melvin, Robert	Guelph	1,700	425
Merner, Hon Samuel.	Berlin.	5,000	1,250
Moore, H. P.	Acton.	1,000	250
Moore, George	Waterloo.	2,400	600
Moyer, P. E. W., B.A., estate of.	Berlin.	1,500	375
Mulloy, Charles W.	Aurora.	1,700	425
Mulloy, Nelson, M.D.	Preston.	1,000	250
Noecker, Chas. T., M.D.	Waterloo.	5,000	1,250
Noecker, Mrs. Roxanna	"	2,000	500
Oberholtzer, Owen, estate of.	Bloomington.	2,000	500
Ortwein, Rev. John W.	Hensall.	1,000	250
Parke, Wm. T., M.D.	Woodstock.	12,000	3,000
Pasmore, Mrs. Laura D.	Deseronto.	2,000	500
Pasmore, W. J.	Guelph.	2,000	500
Peine, Louis.	New Hamburg.	3,500	875
Pepper, Rev. John, B.A.	Palgrave.	200	50
Petrie, Wm., estate of.	Winterbourne.	1,500	375
Ratz, John, estate of.	Elmira.	5,000	1,250
Ratz, Jacob.	New Hamburg.	5,000	1,250
Ratz, George.	Elmira.	2,500	625
Roos, Peter H.	Waterloo.	2,000	500
Roos, Miss Emma R.	"	2,500	625
Sauder, Jeremiah	Preston.	400	100
Sauder, Mrs. Tillie Vickerman.	"	2,100	525
Sauder, Wm. L.	Birtle, Man.	400	100
Schmidt, Geo., M.B.	Milwaukee, Wis.	700	175
Seagram, E. F.	Waterloo.	2,600	650
Shuh, Levi.	Waterloo.	15,000	3,750
Sims, Peter H.	Toronto.	5,000	1,250
Sims, Mrs. Peter H.	"	3,300	825
Snider, William.	Waterloo.	16,000	4,000
Snyder, Herbert M.	"	21,100	5,275
Trow, Thomas.	Stratford.	3,000	750
Trow, James, M.P., estate of.	"	12,000	3,000
Umbach, Rev. S. L.	Naperville, Ill.	1,500	375
Vandusen, Whitford	Toronto	5,000	1,250
Walker, Watson H.	Waterloo.	1,000	250
Ward, Henry.	Toronto.	800	200
Ward, Miss Elizabeth.	"	800	200
Watson, Miss Phebe A.	Galt.	300	75
Wells, Walter, L.D.S.	Waterloo.	27,700	6,925
Wells, Mrs. R.	"	3,300	825
Whaley, Thomas.	Huntsville.	1,000	250
Wing, Rev. M. L.	Berlin.	1,500	375
Young, Wm., estate of.	Waterloo.	8,300	2,075
Zimmermann, Mrs. Cath.	"	2,200	550
Total.		\$400,000	\$100,000

## SESSIONAL PAPER No. 8

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December, 1905.)

A. E. Gooderham, President; S. F. McKinnon, T. G. Blackstock, Vice-Presidents; C. D. Warren, Robert Archer, R. L. Patterson, J. F. W. Ross, M.D., H. Lowndes, Robert Crean, D. D. Mann.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Number of Shares.	Of which are preferred.	Amount subscribed for.	Amount paid up in Cash.
			\$	\$
S. F. McKinnon.....	100		10,000	4,500
C. D. Warren.....	90		9,000	4,050
R. L. Patterson.....	50		5,000	2,250
Robert Crean.....	20		2,000	900
Robert Archer.....	50	30	5,000	2,250
J. I. Thornton.....	20	10	2,000	900
Henry Lowndes.....	30	10	3,000	1,350
John Flett.....	50		5,000	2,250
James F. W. Ross.....	160	60	16,000	7,200
T. G. Blackstock.....	50		5,000	2,250
D. D. Mann.....	100		10,000	4,500
Geo. Gooderham (in trust).....	150	75	15,000	6,750
Albert E. Gooderham.....	50		5,000	2,250
Geo. Gooderham, estate of.....	1,454	1,002	145,400	65,430
Total.....	2,374	1,187	\$237,400	\$106,830

## THE DOMINION PLATE GLASS INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905.)

A. Ramsay, J. C. Holden, Chas. Tymonds, A. F. Ramsay, E. Dowsley.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$
Ramsay, A.....	Montreal.....	20,000	8,000
Ramsay, A. F.....	".....	1,000	400
Ramsay, W. B.....	".....	1,000	400
Holden, J. C.....	".....	1,000	400
Tymonds, Chas.....	".....	1,000	400
Dowsley, E.....	".....	1,000	400
Total.....		\$25,000	\$10,000



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## THE EMPIRE ACCIDENT AND SURETY COMPANY.

## LIST OF DIRECTORS—(December 31, 1905.)

M. L. Leitch, President and General Manager; Dr. John D. Wilson, Vice-President and Medical Director; Thomas Boles, Secy.-Treas.; Alex. Stewart K. C., Solicitor; F. G. Rumball, B. S. Murray, S. A. King M. D., D. McLachlan, William Squire, D. Stewart, S. Rankin.

## LIST OF SHAREHOLDERS—(December 31, 1905.)

Name.	Residence	No. of Shares.	Amount Subscribed.	Amount Paid.
Anderson, Dr. J. E.	Scotland.	2	200 00	20 00
Burr, Thomas.	Stratford.	10	1,000 00	100 00
Bell, May H.	Tavistock.	10	1,000 00	100 00
Boles, Thomas.	London.	100	10,000 00	1,000 00
Black, Mrs. Maud.	Goderich.	50	5,000 00	1,000 00
Barton, James.	Stratford.	70	7,000 00	1,400 00
Bell, A. T.	Tavistock.	50	5,000 00	1,000 00
Brown, J. P.	Goderich.	20	2,000 00	400 00
Barton, David.	Stratford.	75	7,500 00	1,500 00
Barton, David.	"	25	2,500 00	
Burns, P.	Calgary.	75	7,500 00	1,500 00
Battle, C. A.	Vancouver.	100	10,000 00	2,000 00
Bryden, James & John.	Milverton.	200	20,000 00	4,000 00
Campbell, D. N.	Southwold.	5	500 00	50 00
Carmichael, Dr. D. N.	Peterboro.	10	1,000 00	
Clares, Rev. W. H. A.	London.	5	500 00	100 00
Curtis, Jeremiah.	Stratford.	57	5,700 00	1,140 00
Cross, A. E.	Calgary.	10	1,000 00	
Cavanagh, W. J.	Vancouver.	75	7,500 00	1,500 00
Cavanagh, Baker & Co.	"	100	10,000 00	2,000 00
Cavanagh, Baker & Leason.	"	1,400	140,000 00	
Deely, Thomas.	London.	5	500 00	50 00
Doig, John W.	Stratford.	100	10,000 00	2,000 00
Deacon, W. S.	Vancouver.	50	5,000 00	1,000 00
Elliott, Geo. M.	Goderich.	5	500 00	100 00
Field J. G.	Tavistock.	10	1,000 00	100 00
Fairfield, Dr. C. A. D.	Beamsville.	3	300 00	60 00
Fairfield, F. C.	St. Catharines.	3	300 00	60 00
Fleming, Adam.	Milverton.	100	10,000 00	2,000 00
Fleming, Mrs. Francis.	Milverton.	100	10,000 00	2,000 00
Fisher, Miss Jessie.	Stratford.	37	3,700 00	740 00
Fail, Alex.	"	200	20,000 00	4,000 00
Glassey, D. A.	Guelph.	4	400 00	40 00
Glavis, Jno. D.	Bright.	20	2,000 00	200 00
Griffith, Mrs. M. A.	London.	10	1,000 00	50 00
Grant, Robt.	Vancouver.	50	5,000 00	1,000 00
Gillies, D. W.	"	10	1,000 00	200 00
Hickey, W. R.	Bothwell.	10	1,000 00	100 00
Hutton, F. W.	St. Marys.	4	400 00	40 00
Hutchison, J. R.	St. George.	10	1,000 00	100 00
Henry, Judson C.	Watford.	8	800 00	80 00
Hogarth, J. D.	Norwich.	10	1,000 00	100 00
Heal, C. P.	London.	2	200 00	20 00
Holmes, F. B.	Goderich.	5	500 00	100 00
Hamilton, John.	Shakespeare.	50	5,000 00	1,000 00
Hamilton, Mrs. Clara.	Stratford.	31	3,100 00	620 00
Hull, W. K.	Calgary.	10	1,000 00	200 00
Hutchins, R. J.	"	50	5,000 00	1,000 00
Henderson, J. N.	Vancouver.	50	5,000 00	1,000 00
Henderson, T. M.	"	50	5,000 00	1,000 00
Henderson, R.	Montreal.	50	5,000 00	1,000 00
Ironsides, E.	Exeter.	10	1,000 00	100 00
Jeffry, George.	Stratford.	10	1,000 00	100 00

## SESSIONAL PAPER No. 8

## THE EMPIRE ACCIDENT AND SURETY COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of Shares.	Amount Subscribed.	Amount Paid.
			\$	\$
Knight, G.W.	Ilderton	10	1,000 00	100 00
Knight, Mrs. E.	Ilderton	10	1,000 00	100 00
Kruig, F.	Tavistock	20	2,000 00	200 00
King, Dr. S. A.	Windsor	10	1,000 00	100 00
Kennedy, Miss E.	Stratford	70	7,000 00	1,400 00
Kellar, Jacob	Stratford	20	2,000 00	400 00
Lang, R. S.	Exeter	5	500 00	50 00
Loveys, T. J.	Hickson	4	400 00	40 00
Legge, Mrs. Mary	St. Mary's	5	500 00	100 00
Logan, J.	London	5	500 00	
Leitch, M. L.	London	3,661	366,100 00	4,890 00
Lindsay, Dr. N. J.	Calgary	50	5,000 00	
Logan, J. J.	Vancouver	50	5,000 00	1,000 00
Murray, B. S.	London	10	1,000 00	100 00
Monteith, S. N.	Stratford	40	4,000 00	400 00
Moore, Sarah H.	Mimico	4	400 00	40 00
Murdock, Wm.	Elora	100	10,000 00	2,000 00
Morton, Robert	Hamilton	100	10,000 00	2,000 00
Murdock, Miss J. M.	Guelph	15	1,500 00	300 00
Murdock, Mrs. May	"	185	18,500 00	3,700 00
Muir, James	Calgary	10	1,000 00	200 00
Miller, Jonathan	Vancouver	25	2,500 00	500 00
Martin, Robert	"	100	10,000 00	2,000 00
Mathers, J. B.	Vancouver	50	5,000 00	1,000 00
McLellan, Dr. J. H.	London	10	1,000 00	100 00
McGugan, M.	Mt. Bridges	5	500 00	50 00
McLachlon, D.	Chatham	100	10,000 00	2,000 00
McPherson, A. J.	Stratford	50	5,000 00	1,000 00
McBride, Edward	Calgary	20	2,000 00	
McLechnie	Vancouver	100	10,000 00	2,000 00
Orchard, Wm.	Shedden	4	400 00	40 00
O'Beirne, W. M.	Stratford	5	500 00	50 00
Orchard, James	Shedden	10	1,000 00	100 00
Patterson, Elizabeth	London	5	500 00	50 00
Pollard, Arthur	Burford	10	1,000 00	100 00
Patterson, Jane	Stratford	50	5,000 00	1,000 00
Parker, Susan	Fairview	64	6,400 00	1,280 00
Patterson, G. C.	Embro	200	20,000 00	
Rumsay, G. S.	St. Mary's	10	1,000 00	100 00
Ross, D. R.	Embro	2	200 00	20 00
Reichard Oliver	Paris	4	400 00	40 00
Robson T. E.	London	10	1,000 00	
Rankin, Samuel	Stratford	100	10,000 00	2,000 00
Rumball, F. G.	London	10	1,000 00	100 00
Robson, Miss Janette	"	50	5,000 00	1,000 00
Sharpe Andrew	"	5	500 00	50 00
Staebler George	Tavistock	10	1,000 00	100 00
Stickland, Mrs. W. G.	Paris	2	200 00	20 00
Steckle, Allen	Tavistock	5	500 00	50 00
Sine, Jessie	Paris	1	100 00	10 00
Stickland, W. G.	"	2	200 00	20 00
Stuart, Alex. K. C.	London	10	1,000 00	100 00
Smith, Dr. Luke	London	2	200 00	20 00
Stewart, Duncan	Hampstead	400	40,000 00	8,000 00
Squire, Wm.	Mitchell	200	20,000 00	4,000 00
Short, James	Calgary	10	1,000 00	
Stuart, W. W.	Calgary	10	1,000 00	
Thomson, M. P.	Vancouver	25	2,500 00	500 00
Thomson, J. A.	"	25	2,500 00	500 00
Von Cramer, D.	"	50	5,000 00	1,000 00
Watson, Henry	Highgate	2	200 00	20 00
Walker, Thos. G.	Haysville	20	2,000 00	200 00
Wildfong, Rev. Levi	Tavistock	5	500 00	50 00

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THE EMPIRE ACCIDENT AND SURETY COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of Shares.	Amount Subscribed.	Amount Paid.
			\$	\$
Wilson, J. P. ....	Paris .....	2	200 00	13 25
Watson, James. ....	Kirkton .....	80	8,000 00	800 00
Warnock, Mrs. M. ....	Goderich. ....	40	4,000 00	800 00
Warnock, Mrs. M. (in trust). ....	" .....	40	4,000 00	1,600 00
Watt, Jno. ....	Elora .....	100	10,000 00	2,000 00
Wilson, Dr. Jno. D. ....	London. ....	20	2,000 00	200 00
		10,000	1,000,000 00	90,673 25

## SESSIONAL PAPER No. 8

## THE EQUITY FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

Thos. Crawford, M.L.A., President; C. C. VanNorman, Vice-President; Juge Morgan, H. E. Irwin, K.C., A. F. McLaren, M.P., Wm. Hendrie, jr., David Carlyle, Stephen Noxon, W. Vandusen, W. Greenwood Brown, D. Hibner, Wm. Govenlock.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$
Ainlay, Thomas.....	Mount Forest.....	500	150
Allen, Herbert P.....	London.....	1,000	300
Alexander, A. W.....	Guelph.....	1,000	300
Alexander, Dr. W. H.....	Toronto.....	1,000	300
Arthur, Dr. J. Robins.....	Collingwood.....	1,000	300
Bailey, James.....	Harriston.....	500	150
Baldwin, G. S.....	Aurora.....	2,000	600
Ball, George.....	Barrie.....	1,000	300
Barrett, Harold.....	Port Hope.....	500	50
Barrick, Dr. E. J.....	Toronto.....	1,000	300
Beattie, James.....	Seaforth.....	500	150
Begg, Herbert.....	Toronto.....	1,000	300
Berry, Hartley.....	Brantford.....	2,000	600
Bell, Judge A.....	Chatham.....	4,000	1,200
Biggar, W. H., K.C.....	Montreal.....	1,000	300
Blair, George F.....	Brussels.....	1,000	300
Boles, Jas. P.....	Ingersoll.....	2,000	600
Bonnick, Mrs. Esther Louis.....	Toronto.....	1,000	300
Bonnick, Chas.....	Toronto.....	1,000	300
Boyer, J.....	Kincardine.....	1,000	300
Bristol, Carrie E.....	Port Huron, Mich.....	1,000	100
Brown, F. Clement.....	Toronto.....	1,000	300
Brown, Wm. Greenwood.....	".....	5,000	1,500
Brown, Wm. Greenwood (in trust).....	".....	11,400	3,420
Brown, Mrs. Margaret.....	".....	10,000	3,000
Brook, B. F.....	Listowel.....	1,000	300
Bruce, E. W.....	Toronto.....	1,000	300
Bruce, Dr. Wm. M.....	Listowel.....	2,000	600
Burgess, Herbert H.....	Owen Sound.....	1,500	450
Burr, Emma C.....	Guelph.....	2,000	600
Burr, F. C.....	".....	4,000	1,200
Burr, M. W.....	".....	2,500	750
Burritt, A. & Co.....	Mitchell.....	5,000	1,500
Cable, William.....	Toronto.....	1,000	300
Cameron, Emily & Maud.....	Petrolia.....	1,000	300
Cameron, John H.....	Brussels.....	1,500	450
Campbell, Arch. G.....	Harriston.....	1,000	300
Carlyle, David.....	Toronto.....	9,000	2,700
Carlyle, Isabel.....	".....	300	90
Carpenter, E. R.....	Collingwood.....	1,000	300
Carroll, estate of Mrs. Ellen.....	Richmond Hill.....	1,000	300
Carscadden, Thomas.....	Galt.....	6,000	1,800
Carscadden, Nellie E.....	".....	3,000	900
Carson, Samuel.....	Meaford.....	1,000	300
Chisholm, W. D.....	Belleville.....	1,000	300
Chrysler, M. A.....	Cambridge, Mass.....	1,000	300
Cockburn, A. P.....	Toronto.....	1,000	300
Cody, W. S.....	Hamilton.....	1,000	300
Colbeck, F. C.....	Toronto Junction.....	3,000	900
Cormack, James.....	Guelph.....	2,000	600
Connell, Dr. J. C.....	Kingston.....	1,000	300
Cooke, John C.....	Kincardine.....	1,000	300
Courtice, Rev. A. C., D.D.....	Toronto.....	2,000	600
Crawford, G. S.....	".....	2,000	600

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THE EQUITY FIRE INSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$
Crawford, Thos., M.L.A.	Toronto	11,500	3,450
Cressman, Alva W.	Peterborough	1,000	300
Cressman, Clara	"	1,000	300
Dow, Dr. W. G.	Owen Sound	1,000	300
Dufton & Sons	Stratford	500	150
Dunlop, James	Hamilton	1,000	300
Eakins, Thomas	Harriston	500	150
Egan, Chas.	Petrolea	500	150
Elliot, Wm. A.	Mitchell	5,000	1,500
Elliott, Dr. A. G.	Lucknow	1,000	300
Elliott, C. H.	London	1,000	300
Escott, Marion Minerva	"	1,000	300
Farran, W. W.	Clinton	1,000	300
Ferrier, Mrs. Annie	Guelph	500	150
Ferguson, D. M.	Stratford	1,000	300
Filsinger, F. B.	Toronto	2,000	600
Follett, Jos. J.	"	1,000	300
Ford, Thos. S.	Mitchell	1,000	300
Forrester, estate of Andrew	"	5,000	1,500
Fowke, F. L.	Oshawa	1,000	300
Frawley, M. J.	Barrie	2,000	600
Fowler, H. C.	Toronto	1,000	300
Frost, Geo., estate	Tilsonburg	1,000	300
Gibson, Rev. John	Thornhill	1,000	300
Gilles, John	Teesswater	1,000	300
Goodale, Marion	Milverton	1,000	300
Goodale, Elizabeth	"	1,000	300
Gourlay, Richard	Toronto Junction	2,000	600
Gourlay, Mrs. Ida Gertrude	"	2,000	600
Govenlock, William	Seaforth	20,000	6,000
Gowan, Sen. J. R.	Barrie	1,000	300
Gowans, John, estate of	Toronto	2,000	600
Gray, Mrs. Jane	Victoria, B.C.	1,000	100
Groves, Dr. A.	Fergus	1,000	300
Hales, James	Toronto	1,000	300
Hall, Z. A.	Penetanguishene	1,000	300
Hallam, estate of John	Toronto	1,000	300
Halls, Mrs. Charlotte	Goderich	2,000	600
Hara, F. N.	Merriton	500	150
Hawk, Dr. Albert	Galt	5,000	500
Hawley, Deborah	Toronto	2,500	750
Haywood, Alfred	"	1,000	300
Henwood, A. J. & Jas. W. Digby, in trust	Brantford	700	210
Henwood, Alfred J.	"	700	210
Henwood, Geo. D.	"	600	180
Henwood, Dr. A. J., estate of	"	5,000	1,500
Hilmer, D.	Berlin	10,000	3,000
Hill, Jonathan	Toronto	4,000	1,200
Hiscox, William	Port Perry	500	150
Hendrie, Wm., jr.	Hamilton	5,000	1,500
Hortin, Wm., estate of	Windsor	2,000	600
Houston, John	Clinton	1,000	300
Howell, F. J.	Hamilton	500	150
Irwin, Dr. E. F.	Weston	5,000	1,500
Irwin, H. E.	Toronto	7,500	2,250
Irwin, John W.	Clinton	1,000	300
Jarvis, Chauncey G.	London	500	150
Jenkins, Frederica E.	Toronto	1,000	300
Jennings, estate of B.	"	500	150
Jewell, John	Harriston	500	150
Keefer, J. G.	Norwood	2,000	600
Kerr, James	Sarnia	1,500	450
King, W. C.	Bowmanville	14,000	4,200
Knox, John	Norwood	2,000	600

## SESSIONAL PAPER No. 8

## THE EQUITY FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$
Lash, Jean Anderson	Montreal	5,000	1,500
Lewis, William	Mount Forest	500	150
Leonard, H. F.	Brantford	1,500	450
Luke, Sidney	Tilsonburg	1,000	300
McArthur, Alex.	Seaforth	15,000	4,500
McCamus, D. N.	Sarnia	1,000	300
McCamus, Rev. J. A.	Wellington	1,000	300
McCullough, Dr. Hugh A.	Toronto	1,000	100
McCrimmon, Dr. Jno	Kincardine	500	150
McDiarmid, H. F.	Ingersoll	2,000	600
McDonald, Mrs. Alice	Guelph	500	150
McEvers, Laura A.	Cobourg	2,000	600
McIntosh, James Innes	Guelph	500	150
McKay, A. B., estate of	Woodstock	1,000	300
McKeown, Mrs. Christiana I.	Orangeville	500	150
McLean, Dr P. D.	Woodbridge	2,000	600
McMurchie, Jas.	Blyth	1,000	300
McLaren, A. F., M.P.	Stratford	2,000	600
McPherson, Jas. A.	Kincardine	500	150
Manning, Alex., trustees estate	Toronto	5,000	1,500
Manning, Wm.	Coldwater	1,000	300
Marr, John	London	1,000	300
Marshall, Noel	Toronto	500	150
Martin, Dr. G. S.	Toronto Junction	1,000	300
Matthews, Asa	Toronto	1,000	300
Meikle, Dr. T. D.	Mount Forest	1,000	300
Meiklejohn, John	Harriston	500	150
Meyers, Arch. J.	Listowel	2,000	600
Mills, J. S.	Toronto	2,000	600
Mills, Mrs. James	Calgary	1,000	300
Mills, Thos. A.	Wingham	500	150
Moore, Lucy A. & A. M. Robinson, executors	Goderich	500	150
Morden, Dr. Jas. B., estate	Pictou	2,000	200
Morgan, Edward, Judge	Toronto	5,000	1,500
Morgan, Joseph	Walkerton	1,000	300
Moyer, Dr. Sylvester	Galt	1,000	300
Munn, Angus	Ripley	1,000	300
Murdock, John G.	Lucknow	1,000	300
Murray, Rev. John L.	Kincardine	2,000	600
Murray, Thos.	Owen Sound	1,000	300
Murray, R. W.	Toronto	1,000	300
Nairn, Chas. A.	Goderich	2,000	600
Needler, Wm	Lindsay	10,000	3,000
Nichol, Dr. Wm.	Brantford	1,000	300
Nightingale, Jas.	"	1,000	300
Noll, Joseph J.	Toronto	700	210
Norris, Jas.	Walkerton	1,000	300
Noxon, Stephen	Ingersoll	2,000	600
Noxon, W. R.	Brooklyn, N.Y.	1,000	100
Noxon, T. H., estate	Bakersfield, Cal	2,000	200
Ormerod, G. W. (in trust)	East Toronto	1,000	300
Packham, Jas. J.	Owen Sound	1,000	300
Pickard, Emma C.	Seaforth	500	150
Piggott, John	Chatham	1,000	300
Pinch, John S.	Owen Sound	1,000	300
Platt G. D.	Pictou	1,000	300
Porter, Geo.	Goderich	1,000	300
Rance, H. T.	Clinton	3,500	1,050
Rae, George M.	Toronto	4,500	1,350
Reedy, Geo.	"	1,000	300
Reynolds, R. W.	Norwood	1,000	300
Richards, Jchn.	Pictou	10,000	3,000
Riley, C. W.	Ingersoll	2,000	600
Robertson, R. J.	"	1,000	300
Robertson, Wm. J.	St. Catharines	1,000	300

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THE EQUITY FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$
Rogers, T. G. (in trust) . . . . .	Toronto..	3,000	900
Ross, C. G. . . . .	Newmarket..	1,000	300
Richardson, Miss Elizabeth L. . . . .	Aurora . . . . .	2,000	600
Schaefer, H. M. . . . .	Milverton . . . . .	500	150
Seager, Annie K. . . . .	Philadelphia . . . . .	2,000	600
Seagram, A. W. . . . .	Toronto..	2,500	750
Shortt, Prof. Adam . . . . .	Kingston . . . . .	500	150
Simpson, W. Graham. . . . .	Toronto..	500	150
Sloan, John . . . . .	Galt . . . . .	2,000	600
Smith, Dr. A. Dalton. . . . .	Mitchell. . . . .	4,000	1,200
Smith, Dr. J. C. . . . .	Barrie . . . . .	1,000	300
Smith, John . . . . .	Tilsonburg . . . . .	2,000	600
Smith, Wm . . . . .	Brockville . . . . .	1,000	300
Smith, W. F. . . . .	Philadelphia . . . . .	1,600	480
Spratt, W. A. . . . .	Hamilton . . . . .	1,000	300
Stalker, Dr. Malcolm. . . . .	Walkerton. . . . .	1,000	300
Stevenson, H. M. . . . .	Toronto..	6,000	1,800
Stewart, Robert. . . . .	Guelph . . . . .	1,000	300
Stickney, Stephen W. . . . .	Buffalo, N. Y. . . . .	3,000	300
Stiver, Reuben A. . . . .	Unionville . . . . .	500	150
Stocking, C. P. . . . .	Waubausene. . . . .	1,000	300
Strang, Rose L. . . . .	Goderich . . . . .	500	150
Strang, Hugh I. . . . .	" . . . . .	500	150
Strath, Robt. S. . . . .	Toronto..	1,000	100
Tatham, Sidford . . . . .	Listowel . . . . .	1,000	300
Taylor, Alfred. . . . .	Galt . . . . .	2,000	600
Teasdale, Dr. W. J. . . . .	London . . . . .	1,000	300
Toronto General Trust Corporation, trustee for J. E. Brooke estate. . . . .	Toronto . . . . .	3,000	900
Tudhope, W. R. . . . .	" . . . . .	2,000	600
Turner, Mrs. Edith E. . . . .	" . . . . .	1,000	300
Turner, Mrs. Carrie T. . . . .	Chatham . . . . .	2,000	600
Vandusen, W. . . . .	Toronto Junction. . . . .	5,000	1,500
Vandervoort, Ida M. . . . .	Sidney Crossing. . . . .	1,000	300
Van Norman, Chas. C. . . . .	Toronto..	6,000	1,800
Van Norman, H. R. . . . .	New York . . . . .	14,000	4,200
Walker, John A. K.C. . . . .	Chathan . . . . .	1,000	300
Waterhouse, James. . . . .	Ingersoll. . . . .	2,000	600
Warren, Fred. . . . .	Toronto Junction. . . . .	1,000	300
Wells, Dr. S. M. . . . .	Barrie . . . . .	1,000	300
Wells, W. C. . . . .	Belleville . . . . .	2,000	600
White, James . . . . .	Woodstock . . . . .	1,000	300
Wesley, Samuel . . . . .	Barrie . . . . .	2,000	600
White, J. W. . . . .	Chatham . . . . .	1,000	300
White, W. J. B. (in trust) . . . . .	Kingston . . . . .	500	150
Wightman, Robt. . . . .	Owen Sound . . . . .	1,000	300
Wilkins, F. W. . . . .	Norwood . . . . .	2,000	600
Wilkinson, A. W. . . . .	Barrie . . . . .	1,000	300
Williams, Rev. Daniel . . . . .	Belleville . . . . .	10,000	3,000
Williams, John. . . . .	" . . . . .	2,000	600
Williams, Miss M. P. . . . .	Norwood . . . . .	1,000	300
Wilson, James & Sons. . . . .	Fergus . . . . .	500	150
Woods, Walter. . . . .	Hamilton . . . . .	1,000	300
Yates, H. R. . . . .	Brantford . . . . .	1,000	300
Young, Rev. Jno. . . . .	Hamilton . . . . .	500	150
Yule, Alex. . . . .	Harriston. . . . .	1,000	300
Yule, John. . . . .	Guelph . . . . .	2,000	600
Zeigler, Dr. O. H. . . . .	Toronto..	500	150
Total . . . . .		\$500,000	\$146,200

## SESSIONAL PAPER No. 8

## THE EXCELSIOR LIFE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

David Fasken, President; Thos. Long, John Ferguson, M.D., J. F. W. Ross, M.D., L.R.C.P., W. J. McFarland, Alex. Fasken, Geo. E. Weir, W. F. B. Colter, R. W. Gordon, Wm. Harvey, S. J. Knechtel and Joseph Wright.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
Allison, W. H. R., K.C.	Pictou	\$ 100	\$ 15
Armstrong, John R.	Ottawa	1,000	150
Bullis, W. H., M.D.	Rochester, N.Y.	1,500	225
Burkinshaw, F. A.	Toronto	700	105
Booth, Robert	Pembroke	5,000	750
Bennett, Edward	Kingston	1,000	150
Breese, Wm.	Chatsworth	100	15
Ball, William	Chatham	500	75
Brown, Mrs. Cornilia C.	Owen Sound	2,900	435
Clarke, estate of Rev. R. (Mrs. Frances Clarke, executrix).....	Millbrook	1,400	210
Clubb, A.	Toronto	100	15
Colter, W. F. B., L.D.S.	Sarnia	5,000	750
Campbell, Peter	Peterboro	700	105
Creasor, A. D.	Owen Sound	2,500	375
Cooke, J. C.	Kincardine	500	75
Campbell, Capt. P. M.	Collingwood	500	75
Dixon, George	Toronto	400	60
Dickson, Mrs. Jessie	Pembroke	1,000	150
Doty, C. F.	Oakville	1,000	150
Dow, W. G., M.D.	Owen Sound	3,500	525
Dunlop, Mrs. M. E.	Pembroke	1,000	150
Ego, Angus, M.D.	Markdale	2,200	330
Ewens, Wm.	Owen Sound	2,000	300
Ferguson, John A., M.D.	Toronto	2,200	330
Fasken, David	"	189,600	28,440
Foulds, J. G.	Johannesburg	2,000	300
Falls, A. F.	Chatham	500	75
Forham, M.	Owen Sound	1,000	150
Frawley, M. J.	Barrie	1,000	150
Fasken, Alex.	Toronto	1,400	210
Gaskin, Capt. J.	Kingston	2,000	300
Gulledge, E. H.	Oakville	5,000	750
Gillies, James	Carleton Place	7,900	1,185
Gillies, Wm.	"	5,500	825
Gowan, Sir Jas. R., M.C.M.C.	Barrie	6,500	975
Gordon, Robt. W.	Pembroke	2,900	435
Gordon, George	"	2,900	435
Gooderham, George A., estate of	Toronto	81,300	12,195
Grass, Ruliff	"	29,000	4,350
Grass Mrs. S. M.	"	6,500	975
Hopper, Wm. H.	Cobourg	1,000	150
Henderson, Jonathan	Barrie	1,000	150
Howell, Chas.	Owen Sound	1,000	150
Harvey, Wm.	Winnipeg	18,700	2,805
Johnson, J. R.	Streetsville	300	45
Johnson, W. H., M.D., estate of	Fergus	1,400	210
Kennedy, R. A., M.D.	Ottawa	1,400	210
Kerr, Wm.	Cobourg	100	15
Knechtel, J. S.	Hanover	500	75
Kilbourne, G. S.	Owen Sound	1,800	270
Latimer James, estate of	Carleton Place	400	60
Long, Thomas	Toronto	2,900	435
Laird Bros.	Dresden	2,100	315
Mitchell, C. W.	Ottawa	1,000	150
Morgan, J. D.	Dundalk	1,500	225



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THE EXCELSIOR LIFE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Macpherson, Angus.....	Markdale.....	1,400	210
McKean, Edw. W.....	Collingwood.....	2,100	315
McCleary, Wm., estate of.....	Thorold.....	200	30
McCarroll, Thos.....	Meaford.....	100	15
McCormick, Andrew.....	Ottawa.....	1,000	150
McCullough, ———.....	Chatsworth.....	500	75
McDonald, John.....	".....	500	75
McFarland, W. J.....	Toronto.....	5,500	25
McFaul, A. W.....	Owen Sound.....	900	135
McEwens, Mrs. Helen.....	Carleton Place.....	2,400	360
Notter, Mrs. F. J.....	Owen Sound.....	4,000	600
Osburn, Mrs. M. J.....	Toronto.....	500	75
Parker, S. J.....	Owen Sound.....	12,500	1,875
Price, Carson.....	Holland-Centre.....	300	45
Redfern, J. W.....	Owen Sound.....	1,000	150
Robertson, Capt. W. T.....	".....	700	105
Ronan, J. H.....	Sarnia.....	1,000	150
Ross, Miss M. E.....	Barrie.....	500	75
Ross, W. A., M.D., L.R.C.P.....	".....	600	90
Ross, J. F. W., M.D.....	Toronto.....	8,600	1,290
Shaw, Abraham.....	Kingston.....	200	30
Schmidt, Geo.....	Pembroke.....	500	75
Smart, A. M., in trust.....	London.....	2,100	315
Smith, H. B.....	Owen Sound.....	5,000	750
Tinning, J. B.....	Toronto.....	100	15
Thompson, J. E.....	Arnprior.....	500	75
Whiteside, T. R.....	Toronto.....	200	30
Wells, Mrs. W. C.....	Buffalo, N.Y.....	100	15
Wells, W. C.....	".....	100	15
Woolings, Jas.....	Toronto.....	600	90
Weir, George E.....	Dresden.....	2,900	435
Weir, Miss Caroline.....	".....	4,300	645
Weir, Miss Catherine.....	".....	4,300	645
Wedge, Geo.....	Thorold.....	300	45
Ward, G. D., estate of.....	Cobourg.....	500	75
Wrenshall, Miss A. B.....	Brantford.....	1,000	150
Weddell, Robert.....	Trenton.....	5,000	750
Wright, Jos.....	Toronto.....	11,000	1,650
Woolings, Mrs. A. B.....	Toronto.....	100	15
	Total.....	\$500,000	\$75,000

## SESSIONAL PAPER No. 8

## THE FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at December 31, 1905.)

M. H. Aikins, M.D., David Dexter, Hon. Geo. E. Foster, Hon. J. M. Gibson, T. C. Haslett, Wm. Kerns, Hugh Murray, John Potts, D.D., Rev. John G. Scott, Rev. A. E. Russ, John Wakefield, D.D., A. Woolverton, M.D.

## LIST OF SHAREHOLDERS—(As at December 30, 1905.)

Name.	Residence.	Amount Subscribed.	Am't paid in cash
		\$	\$
Aikins, M. H., M.D.	Burnhamthorpe	20,000	2,600
Austin, W. H.	Trenton	10,000	1,300
Agar, Amos, (estate)	Brampton	6,000	780
Atherton, Alfred B.	Fredericton	1,000	130
Aikins, H. W., M.D.	Toronto	15,000	1,950
Aikins, Mrs Amie D.	Cleveland, O.	10,000	1,300
Alton, Mrs Charlotte K.	Nelson, Ont.	5,000	650
Aikins H. W. (in trust)	Toronto	3,000	390
Bowes, Jos. W.	Boyne	10,000	1,300
Beatty, Jas. H. (estate)	Toronto	47,400	6,162
Bates, Thos. P.	California	7,100	923
Burns Miss Susan C.	Hamilton	5,000	650
Brock, Mrs Marion	Kingston	1,400	182
Broadfield, Mrs Minnie M.	Toronto	5,000	650
Cobb, Rev. Thos.	Toronto	1,000	130
Colling, Rev. Thos.	Warton	3,600	468
Campbell, Mrs E. H.	Peterboro'	1,000	130
Coleman, Miss Helena J.	Toronto	2,000	260
Cummings, Sam'l, M.D.	Hamilton	10,500	1,365
Cline, Sarah Mrs.	Appleby	5,000	650
Dexter, David	Hamilton	56,300	7,319
Dawson, H. W.	Toronto	2,000	260
Dexter, Mrs Isabella	Hamilton	5,000	650
Davis, W. H.	Hamilton	5,000	650
Dexter, David, (in trust)	Hamilton	146,700	19,071
Dexter, Zella R. Miss	Hamilton	10,000	1,300
Edgecombe, Fred'k B.	Fredericton, N.-B.	1,400	182
Fleming, D. G., M.D.	Chatham	2,000	260
Fairfield, B. C.	St. Catharines	5,000	650
Foster, Hon. Geo. E.	Toronto	2,000	260
Freeman, Jas. A.	Brantford	3,000	390
Gundy, Rev. Jas., (estate)	Scotland, Ont.	2,000	260
Griffith, Rev. Thos.	Montreal	2,500	325
Goodwin, Jas.	Grimsby	5,000	650
Gibson, Hon. J. M.	Hamilton	2,000	260
Haslett, T. C.	Hamilton	52,300	6,799
Harris, Rev. Jas.	Cuelph	7,100	923
Hanson, Chas. A.	Montreal, Que.	4,300	559
Hanson, Wm.	Montreal, Que.	3,000	468
Hunter, Wm (estate)	Hamilton	3,000	390
Hanger, Harriet.	Hyderville, Vt., U.S.	1,600	208
Hanger, R. Slate Works.	Hyderville, Vt., U.S.	200	26
Hewitt, Rev. W. J. (estate)	Liverpool, Eng.	4,000	520
Hay, W. D.	Toronto	400	52
Haslett, Thos. C. (in trust)	Hamilton	5,000	650
Irwin, Jas., (estate)	Prescott	5,000	650
Kerns, William	Burlington	48,800	6,344
Kettlewell, Rev. Wm.	St. Thomas	6,500	845
Kinghorn, Wm.	Douglas, N.B.	1,000	130
Kettlewell, Wilfrid C.	Toronto	3,000	390
Leitch, Robt. H. Rev.	Belleville	2,500	325
Might, Rev. Samuel	Smith's Falls	10,000	1,300
Manly, Rev. J. G.	Deer Park	1,000	130
Metcalf, Mrs Clara W.	Holyoke, Mass. U.S.A.	7,200	936
Murray, Hugh	Hamilton	10,100	1,313
Morris, R. S.	Hamilton	5,000	65
McCallum, Rev. Jos. (estate)	Toronto	1,400	18

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## THE FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS:—(As at December 30 1905.)—*Concluded.*

Name.	Residence.	Amount subscribed.	Am't paid in Cash.
		\$	\$
McIntyre, Rev. Chas. E.....	Brandon, Man.....	2,000	260
McLeod, Hon. E.....	St John, N.B.....	2,000	260
MacPherson, Thos. H. (estate).....	Hamilton.....	20,000	2,600
MacAdam, Mrs Susie.....	Vancouver, B.C.....	3,600	468
McLachlan, A. E. Mrs.....	Hamilton.....	8,000	1,040
McCutcheon, Mrs M. J. O.....	Toronto.....	33,500	4,355
Potts, Rev. Jno.....	".....	42,300	5,490
Potts, Margaret.....	".....	1,000	130
Potts, Jno Ed.....	Ottawa.....	2,500	325
Potts, Frank Hamilton.....	Toronto.....	2,500	325
Potts, Margaret E.....	".....	2,500	325
Potts, Edna R.....	".....	2,500	325
Popham, Mrs M. E.....	Montreal, Q.....	2,800	364
Phepoe T. B. } Pashley F. W. } in trust for Molsons Bank.....	Hamilton.....	3,000	390
Russ, Rev. A. E.....	Woodstock.....	31,400	4,082
Ross, Rev. J. S.....	Walkerton.....	2,900	377
Russ, Esther C. Mrs.....	Beamsville.....	4,300	559
Scott, Jno G. Rev.....	Ingersoll.....	57,500	7,475
Smoke, S. C.....	Toronto.....	2,900	377
Sutherland, Rev. A.....	".....	2,000	260
Strachan, Mrs E. S.....	Hamilton.....	9,500	1,235
Sutherland, Mrs Helena.....	Toronto.....	15,700	2,041
Sharp, Miss Alla D.....	Cincinnati, Ohio.....	1,000	130
Shepherd, Lillian M. Mrs.....	Ingersoll.....	1,400	182
Stephens, Llew. F.....	Hamilton.....	200	26
Scott, Mrs Emily.....	Toronto.....	1,000	130
Van Wart, Mrs Louise.....	New Orleans, La.....	2,000	260
Wakefield, Rev. Jno.....	Toronto.....	22,500	2,925
Willmot, Austin (estate).....	Milton.....	10,000	1,300
Watson, Rev. Wm. C.....	Brampton.....	8,000	1,040
Warden, Rev. Robert H.....	Toronto.....	2,500	325
Whiting, Rev. Richard (estate).....	Kingston.....	10,000	1,300
Wood, Hon. Josiah.....	Sackville, N. B.....	2,000	260
Woolverton, A., M.D.....	Hamilton.....	48,800	6,344
Wright, H. A., M.D.....	Detroit, Mich.....	6,000	780
Wilson, Isabella Mrs.....	Toronto.....	14,300	1,859
Woolverton, Theon.....	New York N.Y.....	2,600	338
Willoughby, Rev. N. R.....	Brantford.....	10,000	1,300
Wakefield, Miss Rosa. E.....	Toronto.....	1,400	182
Total .. .. .		\$ 1,000,000	\$ 130,000

## SESSIONAL PAPER No. 8

## THE GREAT-WEST LIFE ASSURANCE COMPANY.

## LIST OF DIRECTORS (As at December 31, 1905).

Alexander Macdonald, President; J. Herbert Mason, Hon. H. J. Macdonald, K.C., George F. Galt, Vice-Presidents; J. H. Brock, Managing Director; A. M. Nanton, P. C. McIntyre, George R. Crowe, R. T. Riley, Geo. W. Allan, Andrew Kelly, Sir Daniel H. McMillan, Directors.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name	Residence.	Number of Shares.	Amount Subscribed.	Amount paid in cash.
			\$	\$
Anderson, J. P., Estate of.....	Winnipeg.....	8	800	200
Allan, Rev. James.....	S. Ste. Marie.....	20	2,000	500
Audette, L. A.....	Ottawa.....	80	8,000	2,000
Allan, G. W.....	Winnipeg.....	510	51,000	12,750
Ames, H. B.....	Montreal.....	10	1,000	250
Aikins, J. S.....	Winnipeg.....	40	4,000	1,000
Ashdown, Mrs. M. J.....	Swan River.....	5	500	125
Alexander, Mrs. M.....	Winnipeg.....	25	2,500	625
Ashdown, J. H.....	".....	300	30,000	7,500
Alloway, W. F.....	".....	50	5,000	1,250
Aikins, J. A. M.....	".....	200	20,000	5,000
Axford, Mrs. A. M.....	Belmont.....	5	500	125
Ames, Miss Mary Campbell.....	Montreal.....	60	6,000	1,500
Bond, J. M.....	Guelph, Ont.....	10	1,000	250
Baker, E. Crow.....	Victoria.....	40	4,000	1,000
Brock, J. H.....	Winnipeg.....	196	19,600	4,900
Brock, G. R.....	Toronto.....	10	1,000	250
Brock, F. F.....	Winnipeg.....	10	1,000	250
Brock, W. R.....	Toronto.....	100	10,000	2,500
Baskerville, C. A.....	Winnipeg.....	40	4,000	1,000
Bright, A.....	".....	20	2,000	500
Beck, G. S., M.D.....	Port-Arthur.....	40	4,000	1,000
Byrnes, Hy.....	Winnipeg.....	20	2,000	500
Bolton, Mrs. Myles C.....	Maple Creek.....	25	2,500	625
Beck, H. H., in trust.....	Toronto.....	6	600	150
Bawlf, N.....	Winnipeg.....	30	3,000	750
Blanchard, R. J., M.D.....	".....	100	10,000	2,500
Broad, R. L.....	Wolseley.....	15	1,500	375
Bannister, Mrs. E. E.....	Montreal.....	80	8,000	2,000
Balfour, G. H.....	Quebec.....	10	1,000	250
Brown, J. R.....	Montreal.....	10	1,000	250
Black, Jane E.....	Morden.....	3	300	75
Cross, A. E.....	Calgary.....	8	800	200
Cowan, James.....	Portage la Prairie.....	70	7,000	1,750
Cowan, S. B., M.D.....	".....	50	5,000	1,250
Cowan, H. J.....	".....	50	5,000	1,250
Cowan, Thos. H.....	".....	50	5,000	1,250
Crowe, G. R.....	Winnipeg.....	105	10,500	2,625
Crowe, Mrs. G. R.....	".....	25	2,500	625
Clarke, S. P.....	".....	32	3,200	800
Clark, Mrs. S. P.....	".....	18	1,800	450
Campbell, C. S.....	Montreal.....	100	10,000	2,500
Cain, J., Estate of.....	Virden.....	20	2,000	500
Campbell, Magdalene.....	Toronto.....	30	3,000	750
Carscadden, Mrs. C. E.....	Riverside, California.....	40	4,000	1,000
Carscadden, J. D.....	".....	40	4,000	1,000
Champion, H. T.....	Winnipeg.....	40	4,000	1,000
Cross, W.....	".....	20	2,000	500
Campbell, H. M.....	Toronto.....	20	2,000	500
Culver, W. H., Estate of.....	Winnipeg.....	60	6,000	1,500
Creba, W.....	Maple Creek.....	5	500	125
Campbell, Hon. C. H.....	Winnipeg.....	125	12,500	3,125
Campbell, Peter.....	Carman.....	40	4,000	1,000
Campbell, Isaac, K.C.....	Winnipeg.....	42	4,200	1,050
Campbell, R. J.....	".....	20	2,000	500
Cameron, A.....	Oak Lake.....	30	3,000	750
Chown, H. H., M.D.....	Winnipeg.....	100	10,000	2,500

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THE GREAT-WEST LIFE ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS (As at December 31, 1905.)—*Continued.*

Name.	Residence.	Number of Shares.	Amount Subscribed.	Amount paid in cash.
			\$	\$
Cass, E.	Winnipeg	8	800	200
Campkin, H. H.	Indian Head	5	500	125
Drewry, E. L.	Winnipeg	40	4,000	1,000
Dancer, C. H.	"	10	1,000	250
Dixon, Bros.	Maple Creek	215	21,500	5,375
Dixon, Mrs. Isaac	"	25	2,500	625
Drayton, Mrs. C. R.	Winnipeg	16	1,600	400
Dunsford, Mrs. C. R.	Morden	2	200	50
Donald, W. A.	Pilot Mound	50	5,000	1,250
Duffin, S., Estate of	Winnipeg	20	2,000	500
Duncan, Jas.	Glenboro	2	200	50
Ewen, A.	New Westminster	50	5,000	1,250
Erb, E., Estate of	Victoria	20	2,000	500
Elliott, Mrs. E.	Langley Prairie, B.C.	25	2,500	625
Evans, Mrs. E. I.	Winnipeg	25	2,500	625
Forsyth, George	Regina	60	6,000	1,500
Fletcher, Mrs. A.	New York	20	2,000	500
Findlay, F. G., M.D.	Montreal	20	2,000	500
Fyshe, Thomas	"	20	2,000	500
Fraser, A. W.	Ottawa	20	2,000	500
Flumerfelt, A. C.	Victoria	130	13,000	3,250
Fox, C. H.	Portage la Prairie	20	2,000	500
Farrell, E., Estate of	Halifax	10	1,000	250
Fuller, J. G.	Granby	5	500	125
Fisher, Mrs. C. D.	Brandon	2	200	50
Fullerton, W.	Montreal	40	4,000	1,000
Fraser, J. M.	Pilot Mound	20	2,000	500
Frame, J. F.	Virden	40	4,000	1,000
Galbraith, R. L. T.	Fort Steele	5	500	125
Garland, W., Estate of	Portage la Prairie	30	3,000	750
Galt, G. F.	Winnipeg	40	4,000	1,000
Girvin, J. A.	"	110	11,000	2,750
Galt, Mrs. G. F.	"	200	20,000	5,000
Galt, John	"	40	4,000	1,000
Gordon, J. C.	"	10	1,000	250
Graham, H. C.	Brandon	20	2,000	500
Green, Mrs. T. D.	Dawson, Y.T.	20	2,000	500
Galletly, A. J. C.	Victoria	2	200	50
Henderson, F. G. A.	Brandon	30	3,000	750
Howitt, H., M.D.	Guelph	40	4,000	1,000
Hillier, George	Crabbrook, B.C.	40	4,000	1,000
Hall, J. D.	Vancouver	10	1,000	250
Hall, Miss E. E.	Prince Albert	10	1,000	250
Holland, C. A.	Victoria	60	6,000	1,500
Halstead, A. B.	Portage la Prairie	20	2,000	500
Hendrie, J. S.	Hamilton	100	10,000	2,500
Halse, G. H.	Vancouver	25	2,500	625
Henderson, H. E.	Brandon	10	1,000	250
Holt, J. E.	Newton Robinson	1	100	25
Hewat, W. R. C.	Halifax	10	1,000	250
Heron, Mrs. Martha	Toronto	10	1,000	250
Hamilton, L. A.	Lorne Park	10	1,000	250
Hurtley, Thos.	Winnipeg	40	4,000	1,000
Hutchings, E. F.	"	20	2,000	500
Hogg, Rev. Jos., in trust.	"	60	6,000	1,500
Hogg, Rev. Jos.	"	20	2,000	500
Hogg, Mrs. Jos., Estate of	"	32	3,200	800
Henry, Miss Jane	Toronto	30	3,000	750
Henry, William	Wexford, Ont.	20	2,000	500
Henry, James	Toronto	20	2,000	500
Hunt, J. D.	Carberry	10	1,000	250
Irving, John	Victoria	20	2,000	500

## SESSIONAL PAPER No. 8

## THE GREAT-WEST LIFE ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS (As at December 31, 1905)—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed.	Amount paid in cash.
			\$	\$
Johnston, Wm	Winnipeg	4	400	100
Jardine, A.	"	30	3,000	750
Keddy, John	Brandon	20	2,000	500
Kelly, A.	"	50	5,000	1,250
Kerr, Robert	Montreal	10	1,000	250
Lyster, Jas.	"	160	16,000	4,000
Lyster, C. N.	Kirkdale	50	5,000	1,250
Langley, C.	Schenectady, N. Y.	10	1,000	250
Little, J. W.	London	20	2,000	500
Love, Mrs. John	Winnipeg	30	3,000	750
Marlatt, S. R.	Portage la Prairie	10	1,000	250
Milroy, T. M., M.D.	Winnipeg	100	10,000	2,500
Millar, T. B.	Portage la Prairie	20	2,000	500
Mundie, Jas	Montreal	16	1,600	400
Mudge, H. J.	"	40	4,000	1,000
Meredith, Henry	Brandon	120	12,000	3,000
Mason, J. Herbert	Toronto	400	40,000	10,000
Muttelbury, G. A.	Winnipeg	60	6,000	1,500
Morse, F. M.	"	8	800	200
Mitchell, W. J.	Toronto	25	2,500	625
Monk, G. W.	"	20	2,000	500
Marsh, G. W.	Elkhorn	10	1,000	250
Morton, E.	Carberry	5	500	125
Marsh, D. W.	Calgary	20	2,000	500
Marsh, G. T.	Regina	300	30,000	7,500
Marsh, G. H.	"	50	5,000	1,250
Milne, Alex.	Winnipeg	4	400	100
Montgomery, E. W., M.D.	"	5	500	125
Monk, J. B.	"	80	8,000	2,000
McLaren, J. B.	"	20	2,000	500
McLenaghan, James	Toronto	70	7,000	1,750
McIntyre, P. C.	Winnipeg	80	8,000	2,000
Macdonald, Hon. H. J.	"	200	20,000	5,000
McKenzie, Kenneth	"	20	2,000	500
McDonald, Mrs. F. M.	Fort Qu'Appelle	70	7,000	1,750
McDiarmid, J., M.D.	Brandon	10	1,000	250
Macdonald, J. C.	Winnipeg	20	2,000	500
McKim, J. M.	Toronto	50	5,000	1,250
McNaughton, R. D. (Trust)	Moosomin	10	1,000	250
McNee, Mrs. I.	Windsor, Ont.	80	8,000	2,000
McQuaker, Wm.	Winnipeg	40	4,000	1,000
Macdonald, A.	"	110	11,000	2,750
Macdonald, A. (In trust)	"	25	2,500	625
Macdonald, Mrs. A.	"	20	2,000	500
McMillan, Sir D. H.	"	90	9,000	2,250
McLeod, Mrs. Agnes	"	3	300	75
Macdonald, A. G.	"	25	2,500	625
Nanton, A. M.	"	270	27,000	6,750
Nation, F.	Brandon	20	2,000	500
O'Brien, Mrs. M. J.	Portage la Prairie	50	5,000	1,250
Osler, E. B.	Toronto	200	20,000	5,000
Purdon, W. F., Estate of	Stony Mountain	5	500	125
Payzant, J. Y.	Halifax	40	4,000	1,000
Peterson, C. W.	Chicago	10	1,000	250
Patton, F. L. (In trust)	Winnipeg	90	9,000	2,250
Patton, F. L.	"	20	2,000	500
Patterson, A. J.	Conway	5	500	125
Phillips, F.	Winnipeg	40	4,000	1,000
Paddon, J. A.	St. Johns, Nfd.	10	1,000	250
Plaistead, Rev. H.	Dunham	10	1,000	250
Quinn, Joseph	Brandon	2	200	50
Robson, D.	New Westminster	10	1,000	250
Rogers, Mrs. R. A.	Winnipeg	10	1,000	250

5-6 EDWARD VII., A. 1906

THE GREAT-WEST LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS (As at December 31, 1905)—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed.	Amount paid in cash.
			\$	\$
Richardson, R. D. (In trust).....	Winnipeg.....	10	1,000	250
Riley, C. S. ....	" .....	20	2,000	500
Ross, John .....	Edmonton.....	5	500	125
Riley, R. T. ....	Winnipeg.....	300	30,000	7,500
Rowand, Rev. W. L. H. (In trust).....	Fort William .....	1	100	25
Rowand, Rev. W. L. H. (In trust).....	" .....	1	100	25
Rowand, Rev. W. L. H. ....	" .....	6	600	150
Rowand, Mrs. S. M. ....	" .....	4	400	100
Rogers, W. G. ....	Carberry .....	4	400	100
Robinson, T. W. ....	Moosejaw .....	30	3,000	750
Richard, J. A. ....	Montreal.....	10	1,000	250
Reed, Hayter.....	Quebec.....	20	2,000	500
Smith, T. D. ....	Winnipeg.....	20	2,000	500
Smyth, J. C. ....	Ontario, Cal.....	12	1,200	300
Sprague, D. E. ....	Winnipeg.....	20	2,000	500
Stewart, Robt. ....	" .....	20	2,000	500
Sayward, J. A. ....	Victoria.....	20	2,000	500
Smyth, Miss G. E. ....	Ontario, Cal.....	12	1,200	300
Smyth, S. M. ....	Strathroy .....	20	2,000	500
Spencer, J. R., Estate of.....	Winnipeg .....	20	2,000	500
Scott, R. R. ....	" .....	10	1,000	250
Small, Mrs. L. E. ....	Montreal.....	20	2,000	500
Stickle, T. D. ....	Carberry.....	10	1,000	250
Stidson, R., Estate of.....	Winnipeg .....	40	4,000	1,000
Spring Rice, Gerald.....	Pense.....	40	4,000	1,000
Spring Rice, B. W. ....	" .....	20	2,000	500
Taylor, John.....	Winnipeg.....	5	500	125
Taylor, Samuel.....	" .....	5	500	125
Thornton, R. S., M.D. ....	Deloraine.....	5	500	125
Tufts, J. F. ....	Wolfville.....	100	10,000	2,500
Unsworth, W. B. ....	Toronto.....	30	3,000	750
Vernon, Hon. F. G. ....	Victoria.....	50	5,000	1,250
Wilson, Hon. D. H., M.D. ....	Vancouver.....	40	4,000	1,000
Wilkie, D. R. ....	Toronto.....	40	4,000	1,000
Whimster, Peter.....	Portage la Prairie.....	70	7,000	1,750
White, Wm., Lieut. Col.....	Ottawa.....	10	1,000	250
Waddell, Mrs. E. M. ....	Winnipeg.....	40	4,000	1,000
Wickson, A. ....	" .....	80	8,000	2,000
Wilson, R. R. ....	" .....	20	2,000	500
Whyte, Wm. ....	" .....	10	1,000	250
Wilson, W. F. ....	Berlin.....	20	2,000	500
Worth, A. ....	Toronto.....	80	8,000	2,000
Wiggins, W. A. ....	Sarnia.....	5	500	125
Young, Robt. ....	Winnipeg .....	20	2,000	500
Total .....		10,000	1,000,000	250,000

## SESSIONAL PAPER No. 8

## THE GUARANTEE COMPANY OF NORTH AMERICA.

## LIST OF DIRECTORS—(As at December 31, 1905).

Edward Rawlings, President and Managing Director; Hartland S. McDougall, Vice-President; E. S. Clouston, Jas. B. Forgan, Geo. Hague, William Wainwright, Hon. E. C. Smith, H. W. Cannon, H. E. Rawlings, Secretary and Treasurer, Richard B. Scott.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Number of Shares.	Amount subscribed for.	Amount paid in Cash.
			\$	\$
Buchanan, E. P. ....	Montreal.....	40	2,000	2,000
Clouston, E. S. ....	" .....	25	1,250	1,250
Dixon, B. Homer, estate of.....	Toronto .....	100	5,000	5,000
Gilroy, Mrs. B. ....	Winnipeg.....	75	3,750	750
Girdwood, G. P., M.D., in trust.....	Montreal.....	34	1,700	340
Gibb, Jas. D., estate of.....	" .....	30	1,500	1,500
Gunn, Geo. C. ....	London, Ont. ....	10	500	100
Gunn, Mrs. Theresa M. ....	" .....	10	500	100
Gundry, Mrs. M. A. ....	Toronto .....	75	3,750	750
Hague, George.....	Montreal.....	20	1,000	1,000
Hall, Benjamin, estate of.....	" .....	80	4,000	4,000
Hamilton, John.....	Quebec.....	50	2,500	2,500
Kerr, Jas. B., and R. B. Scott, in trust.....	Montreal.....	20	1,000	1,000
Morrice, D. ....	" .....	60	3,000	600
Macfie, R. C. ....	London, Ont. ....	20	1,000	200
MacDougall, H. S. ....	Montreal.....	350	17,500	3,500
McCulloch, Wm. ....	Toronto .....	6	300	60
McCulloch, Robertson.....	Montreal.....	6	300	60
McCulloch, Henry.....	" .....	6	300	60
McCulloch, Robertson, and Royal Trust Co., Trust 1.....	" .....	6	300	60
McCulloch, Robertson, and Royal Trust Co., Trust 2.....	" .....	6	300	60
Mackintosh, J. C. ....	Halifax, N.S. ....	6	300	60
MacDougall, Bros., Special .....	Montreal.....	1,252	62,600	12,520
MacTier, Mrs. E. ....	" .....	14	700	700
Nelles, R. Campbell, & Robert Craik, M.D., executors.....	" .....	210	10,500	10,500
O'Brien, James, estate of .....	" .....	50	2,500	500
Piddington, Thos. A. ....	Quebec .....	21	1,050	1,050
Piddington, Samuel.....	Ottawa .....	21	1,050	1,050
Piddington, Alfred.....	Montreal.....	21	1,050	1,050
Piddington, Mrs. Annie, Institute.....	Quebec .....	21	1,050	1,050
Ross, James G., estate of.....	" .....	120	6,000	1,200
Riddell, Alex. F. ....	Montreal.....	10	500	100
Ramsay, William.....	Toronto .....	60	3,000	3,000
Rawlings, Edward.....	Montreal.....	6,424	321,200	111,320
Rawlings, Edward, in trust for—				
Rawlings, Miss A. L. ....	" .....	6	300	300
Rawlings, Miss E. M. ....	" .....	5	250	250
Rawlings, Miss K. M. B. ....	" .....	5	250	250
Rawlings, George W. ....	" .....	5	250	250
Rawlings, H. E. A. ....	" .....	5	250	250
Rawlings, W. T. ....	" .....	5	250	250
Smith, Larratt W., estate of .....	Toronto .....	100	5,000	5,000
Stayner, Mrs. H. R. ....	" .....	53	2,650	2,650
Stayner, T. Sutherland, estate of.....	" .....	90	4,500	2,900
Stayner, Winslow S. ....	Colchester, England.....	137	6,850	5,250
Strickland, Mrs. C. C. ....	Lakefield, Ont. ....	30	1,500	300
Torrance, Mrs. M. W. ....	Montreal.....	711	35,550	8,110
Torrance, John.....	" .....	20	1,000	200
Thomson, Geo. H. ....	Quebec .....	60	3,000	3,000
Walker, James R. ....	Montreal.....	6	300	60
Walker, Kenneth McL. ....	" .....	44	2,200	440
Withall, Wm. J., estate of.....	" .....	86	4,300	4,300
Withall, Mrs. E. ....	" .....	20	1,000	1,000
Wainwright, Wm. ....	" .....	50	2,500	1,500
Armes, G. R. W. ....	New York.....	600	30,000	10,000
Atkins, Edw. F. ....	Boston, Mass.....	100	5,000	5,000
Burroughs, H. N., estate of .....	Philadelphia, Pa.....	50	2,500	2,500



5-6 EDWARD VII., A. 1906

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount subscribed for.	Amount paid in Cash.
			\$	\$
Bullions, Mrs. L. C.	Troy, N. Y.	5	250	250
Barr, John W., Jr.	Louisville, Ky.	10	500	500
Caldwell, Miss Mary	Troy, N. Y.	5	250	250
Clark, C. P.	Syracuse, N. Y.	30	1,500	1,500
Commegys, B. B., estate of	Philadelphia, Pa.	20	1,000	1,000
Cuyler, Thos. de Witt	"	20	1,000	1,000
Cannon, H. W.	New York, N. Y.	100	5,000	5,000
Chafee, Z.	Providence, R.I.	7	350	350
Cooley, Theo.	Nashville, Tenn.	50	2,500	2,500
Collins, Mrs. Burd Thaw	Pittsburg, Pa.	5	250	250
Dunham, Mrs. Alice	Boston, Mass.	6	300	300
Duncan, W. Butler	New York	30	1,500	1,500
Dohrman, Mrs. E.	Alleghany City, Pa.	20	1,000	1,000
Dickson, Mrs. S. H.	"	6	300	300
Day, Mrs. Lillie M.	Pittsburg, Pa.	8	400	400
Erringer, J. L., estate of	Philadelphia, Pa.	50	2,500	500
Forgan, Jas. B.	Chicago, Ill.	20	1,000	1,000
Gregerson, Mrs. M. E., estate of	Boston, Mass.	7	350	350
Gibbs, Edwd. N., estate of	Norwich, Conn.	40	2,000	2,000
Garrison, Mrs. Sallie E.	Pittsburg, Pa.	14	700	700
Gorman, George J.	"	10	500	500
Gregerson, G. W.	Boston, Mass.	10	500	100
Hartshorne, Charles	Philadelphia, Pa.	50	2,500	2,500
Howell, J. T.	Nashville, Tenn.	10	500	500
Jesup, M. K.	New York, N. Y.	200	10,000	2,000
Jones, Hon. J. Russell	Chicago, Ill.	20	1,000	1,000
Keech, W. H.	"	15	750	750
Lloyd, D. McK.	Pittsburg, Pa.	10	500	500
Loutrel, Cyrus F., estate of	South Orange, N. J.	50	2,500	2,500
Merrill, C. L.	Pittsburg, Pa.	10	500	500
Metzger, W. E.	Nashville, Tenn.	10	500	500
Morris, Geo. W.	Louisville, Ky.	10	500	500
Messler, Mrs. M. R.	Pittsburg, Pa.	14	700	700
Messler, Eugene L.	"	14	700	700
Messler, Agnes C.	"	28	1,400	1,400
Minturn, Mrs. S. S.	New York, N. Y.	200	10,000	10,000
McCook, Willis F.	Pittsburg, Pa.	5	250	250
McCoy, Mrs. Mary E.	Alleghany City, Pa.	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa.	13	650	650
Nöel, Miss Mamie F.	Nashville, Tenn.	10	500	500
Pennsylvania Co., for insurance on lives and granting annuities, &c.—Trustees under will of Jos. W. Drexel, deceased.	Philadelphia, Pa.	200	10,000	10,000
Pell, Alfred, estate of	"	40	2,000	2,000
Pulsford, J. E.	"	120	6,000	6,000
Quarier, Cushman	Louisville, Ky.	10	500	500
Ricketson, Mrs. Clementine G.	Pittsburg, Pa.	13	650	650
Rolph, W. T.	Louisville, Ky.	10	500	500
Smith, Hon. J. Gregory, estate of	St. Albans, Vt.	100	5,000	5,000
Sabine, Mme J. Lee, estate of	Philadelphia, Pa.	60	3,000	3,000
Schoonmaker, James M.	Pittsburg, Pa.	20	1,000	1,000
Stites, John	Louisville, Ky.	10	500	500
Thaw, Wm.	Pittsburg, Pa.	5	250	250
Thompson, W. R.	"	20	1,000	1,000
Walton, Samuel B.	"	20	1,000	1,000
Winslow, Gen. E. F.	New York, N. Y.	100	5,000	1,000
Willock, James H.	Pittsburg, Pa.	10	500	500
Total		13,372	\$668,600	\$304,600

## SESSIONAL PAPER No. 8

## THE HOME LIFE ASSOCIATION OF CANADA.

## LIST OF DIRECTORS.—(As at December 31, 1905).

Hon. J. R. Stratton, President; John S. King, 1st Vice-President; Rev. Dr. Wm. Briggs, 2nd Vice-President; George Amyot, Thomas W. Boddy, J. W. Curry, K.C., J. K. McCutcheon, C. Klopfer, J. S. Hough, K.C., D. W. Karn, J. H. Spencer, Prof. J. F. Tufts, J. W. Lyon, James L. Hughes, James J. Warren.

*Advisory Directors.*—J. W. Longley, Dr. J. R. Inch, Thomas McCaffrey, Ashmore Kennedy, H. C. Graham.

## LIST OF SHAREHOLDERS.

Name.	Residence.	Stock subscribed for.	Amount paid.
		\$ cts.	\$ cts.
Adolph, R. L. . . . .	Brandon, Man. . . . .	500 00	100 00
Aime, Chas. . . . .	Emerson, Man. . . . .	1,000 00	200 00
Ainsworth, Wm. . . . .	Laggan, B.C. . . . .	4,000 00	800 00
Amyot, Geo. E. . . . .	Quebec, Que. . . . .	5,000 00	1,000 00
Anderson, Edward . . . . .	Portage la Prairie, Man. . . . .	1,000 00	200 00
Andrews, Henry. . . . .	Vancouver, B.C. . . . .	1,000 00	200 00
Anglin, R. D. . . . .	Kingston, Ont. . . . .	2,000 00	400 00
Apted, Edward . . . . .	Toronto, Ont. . . . .	100 00	20 00
Apted, W. . . . .	" . . . . .	100 00	20 00
Argue, W. P. . . . .	Winnipeg, Man. . . . .	500 00	100 00
Armstrong, Mrs. E. M. . . . .	Vancouver, B.C. . . . .	5,000 00	1,000 00
Armstrong, George C. . . . .	Portage la Prairie, Man. . . . .	1,500 00	300 00
Armstrong, Robert. . . . .	Paris, Ont. . . . .	800 00	160 00
Arthur, R. H., M.D. . . . .	Sudbury, Ont. . . . .	2,000 00	200 00
Austin, C. R. . . . .	Simcoe, Ont. . . . .	600 00	120 00
Austin, E. E. . . . .	Revelstoke, B.C. . . . .	5,000 00	1,000 00
Awde, Rev. James . . . . .	Merritt, Ont. . . . .	600 00	600 00
Baisley, Mrs. John. . . . .	North Bay, Ont. . . . .	800 00	160 00
Baldwi, J. M. . . . .	Killarney, Man. . . . .	1,000 00	200 00
Barker <sup>n</sup> Robert . . . . .	Toronto, Ont. . . . .	3,000 00	600 00
Barker, Samuel, M.P.P. . . . .	Hamilton, Ont. . . . .	1,000 00	200 00
Barker, T. M. . . . .	Vancouver, B.C. . . . .	2,000 00	400 00
Barnes, Josiah . . . . .	Calgary, Assa. . . . .	7,000 00	1,400 00
Bascom, Mrs. A. M. . . . .	Toronto, Ont. . . . .	2,000 00	400 00
Bates, Thomas . . . . .	" . . . . .	200 00	40 00
Beal, Charles J. . . . .	London, Ont. . . . .	1,000 00	200 00
Beaton, Miss A. A. . . . .	Kingston, Ont. . . . .	800 00	160 00
Bedford, Nelson . . . . .	Morden, Man. . . . .	2,000 00	400 00
Bedford, S. A. . . . .	Brandon, Man. . . . .	3,000 00	600 00
Bemrose, C. D. . . . .	Vancouver, B.C. . . . .	2,000 00	400 00
Birbeck, J. N. . . . .	Boissevain, Man. . . . .	2,000 00	400 00
Bishop, Chas. P. . . . .	Athens, Ont. . . . .	300 00	60 00
Boddy, T. W. . . . .	Portage la Prairie, Man. . . . .	20,000 00	4,000 00
Bolten, Miss E. . . . .	Ottawa, Ont. . . . .	1,000 00	200 00
Boswell, J. A. . . . .	Montreal, Que. . . . .	1,000 00	200 00
Boulton, F. J. . . . .	MacLeod. . . . .	500 00	100 00
Brears, W. S. . . . .	Calgary . . . . .	1,000 00	200 00
Brears, W. S. . . . .	" . . . . .	3,000 00	600 00
Breden, Mrs. A. . . . .	Kingston, Ont. . . . .	2,000 00	400 00
Brick, Nicholas W. . . . .	" . . . . .	3,000 00	600 00
Bridges, H. S. . . . .	St. John, N.B. . . . .	500 00	100 00
Briggs, Rev. Wm., D.D. . . . .	Toronto, Ont. . . . .	5,000 00	1,000 00
Brisbin, J. P. . . . .	Brandon, Man. . . . .	1,000 00	200 00
Brooks, Edward C. . . . .	New York, N.Y. . . . .	1,000 00	200 00
Brown, J. T. . . . .	Moosomin. . . . .	500 00	100 00
Brydon-Jack, W. D., M.D. . . . .	Vancouver, B.C. . . . .	4,000 00	800 00
Bulgin, E. J. . . . .	Winnipeg, Man. . . . .	1,000 00	200 00
Burgess, Palmer C. . . . .	Lindsay, Ont. . . . .	1,000 00	200 00
Burr, Myron W. . . . .	Guelph, Ont. . . . .	1,000 00	200 00
Burton, Mrs. W. . . . .	Medicine Hat . . . . .	1,000 00	200 00
Butchart, Mary F. . . . .	North Keppel, Ont. . . . .	1,000 00	200 00
Buxton, H. H. . . . .	Delcraime, Man. . . . .	1,000 00	200 00
Cain John . . . . .	Virden, Man. . . . .	2,000 00	400 00
Calder, J. A. . . . .	Régina, Sask. . . . .	1,000 00	200 00
Cameron, Alex. A. . . . .	Oak Lake, Man. . . . .	4,000 00	800 00
Cameron, Rev. A. A. . . . .	Ottawa, Ont. . . . .	1,000 00	200 00

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## THE HOME LIFE ASSOCIATION OF CANADA.—Continued.

## LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	Amount subscribed for	Amount Paid.
		§ cts.	§ cts.
Cameron, Mrs. A. L.	Calgary	2,000 00	400 00
Campbell, D. D.	Manitou, Man.	2,000 00	400 00
Campbell, Mrs. E. W.	Broadview	1,000 00	200 00
Campbell, J. E.	Carman, Man.	1,000 00	200 00
Capland, J. S., M.A.	Brockville, Ont.	1,000 00	200 00
Cappon, Prof. Janes, M. A.	Kingston, Ont.	3,000 00	600 00
Cardell, John	Calgary	1,000 00	200 00
Cartmell, Miss M. J.	Hamilton, Ont.	400 00	80 00
Casey, Mrs. R. R.	Guelph, Ont.	1,000 00	200 00
Challoner, Miss A. A.	Toronto, Ont.	2,000 00	400 00
Chambers, Rev. A. B.	"	1,000 00	200 00
Chapple, T. W.	Kenora	1,000 00	200 00
Charest, J. C. B., M.D.	Montreal, Que.	2,000 00	400 00
Charlesworth, Mrs. E. C.	Guelph, Ont.	1,000 00	200 00
Chown, Miss Hattie L.	Kingston, Ont.	1,500 00	300 00
Coady, R. T.	Toronto, Ont.	500 00	100 00
Cochrane, Mrs. C.	Kingston, Ont.	2,000 00	400 00
Cochrane, Jas. B.	"	1,000 00	200 00
Cockertine, J. and Mrs. Bella	North Bay, Ont.	1,000 00	200 00
Connell, Prof. W. F., M.D.	Kingston, Ont.	1,000 00	200 00
Cook, Andrew B.	Arcola	1,000 00	200 00
Corbett, S. C., M.D.	Winnipeg, Man.	2,000 00	400 00
Corridan, P.	Toronto, Ont.	400 00	80 00
Cowan, Jas., M.D.	Portage la Prairie, Man.	20,700 00	4,140 00
Crawford, Wm.	Medicine Hat	2,000 00	400 00
Crisp, Mrs. C. E.	Kingston, Ont.	6,000 00	1,200 00
Crispo, F. W. S.	Quebec, Que.	1,000 00	200 00
Cross, A. E.	Calgary	1,000 00	200 00
Cross, John	North Bay, Ont.	1,000 00	200 00
Cunliffe, J. H.	Medicine Hat	1,000 00	200 00
Cunningham, H. C., M.D.	Carman, Man.	1,000 00	200 00
Curry, Alfred	Souris, Man.	2,000 00	400 00
Curry, Miss Emma	Hamilton, Ont.	500 00	100 00
Curry, James W., K.C.	Toronto, Ont.	5,000 00	1,000 00
Dand, Mrs. Minnie	New Glasgow, N.S.	1,000 00	200 00
Daniel, Edwin	Guelph, Ont.	1,000 00	200 00
Davidson, Mrs. Elsie	"	800 00	160 00
Davidson, John A.	"	2,000 00	400 00
Davidson, Joseph	Manitou, Man.	500 00	100 00
Davidson, J. R., M.D.	Winnipeg, Man.	500 00	100 00
Davis, F. L.	Neepawa, Man.	500 00	100 00
Day, Geo. E., B.S.A.	Guelph, Ont.	1,000 00	200 00
Day, Mrs. T. M.	"	1,000 00	200 00
Deacon, Thomas R.	Rat Portage, Ont.	1,000 00	200 00
Dickie, Noble	Carberry, Man.	1,000 00	200 00
Dickson, George, M.A.	Toronto, Ont.	700 00	140 00
Dixon, Fred. A.	Sackville, N.B.	1,000 00	200 00
Dransfield, E. R.	Toronto, Ont.	1,000 00	200 00
Draper, Mrs. Mary C.	Brandon	1,000 00	200 00
Drew, George E., M.D.	New Westminster, B.C.	2,000 00	400 00
Drummond, Francis A.	Winnipeg, Man.	1,000 00	200 00
Dunsford, C. R.	Morden, Man.	1,000 00	200 00
Eaton, F. F., M.D.	Truro, N.S.	2,500 00	500 00
Echlin, executor of A. R.	Hamilton, Ont.	8,400 00	1,680 00
Edwards, Herbert	Vancouver, B.C.	1,000 00	200 00
Eldon, R. H.	Toronto, Ont.	500 00	100 00
Ellis, D. D., M.D.	Fleming	1,000 00	200 00
Ellis, Prof. W. S., B.A., B.S.C.	Kingston, Ont.	10,000 00	2,000 00
Elms, Joseph	Fort William	2,000 00	400 00
Emerson, R. W.	Moosejaw	1,000 00	200 00
Ewen, Alex.	New Westminster, B.C.	2,000 00	400 00
Fairman, C. R.	Minnedosa, Man.	1,000 00	200 00
Falconer, Alex. J.	Deloraine, Man.	2,000 00	400 00
Fatt, Francis F.	Medicine Hat	4,000 00	800 00

## SESSIONAL PAPER No. 8

## THE HOME LIFE ASSOCIATION OF CANADA.—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid.
		\$ cts.	\$ cts.
Fife, Miss Alice L. O.	Toronto, Ont.	500 00	100 00
Fleming, David.	Portage-la-Prairie, Man.	500 00	100 00
Fletcher, Rev. D. H.	Hamilton, Ont.	600 00	120 00
Fletcher, Wm. J., M.D.	Toronto, Ont.	2,000 00	400 00
Forrest, H. F. jr.	Winnipeg, Man.	1,000 00	200 00
Foster, Berton C.	Fredericton, N.-B.	2,000 00	400 00
Frame, James F.	Virden, Man.	2,000 00	400 00
French, Miss Sarah	Brantford, Ont.	600 00	120 00
Fulcher, Nelson.	North Bay, Ont.	1,000 00	200 00
Fyfe, Miss Lizzie.	Guelph, Ont.	500 00	100 00
Gamble, Miss N. A.	Paris, Ont.	600 00	120 00
Gamble, Miss S. M.	"	1,600 00	320 00
Garesche, A. J., D.D.S.	Victoria, B.C.	500 00	100 00
Gee, Rev. A. L.	Brantford, Ont.	3,000 00	600 00
Gillies, N. B.	Pueblo, Col.	200 00	
Glassford, George Edward	Moosejaw	1,500 00	300 00
Glass, J. H.	London, Ont.	1,000 00	200 00
Glennie, Miss J. H.	Hamilton, Ont.	1,200 00	240 00
Goodwin, Rev. James.	Grimsby, Ont.	4,500 00	900 00
Gorham, H. G.	Rainy River, Ont.	2,000 00	400 00
Graham, H. C., ex-M.L.A.	Brandon, Man.	1,000 00	200 00
Graham, Wm. A., B.A.	Ottawa, Ont.	1,000 00	200 00
Grantham, J. A. G.	Brandon, Man.	2,000 00	400 00
Greenshaw, Chas. H.	Hamiota, Ont.	2,000 00	400 00
Gwynne, Hugh.	Schreiber, Ont.	1,000 00	200 00
Hall, E. A., M.D.	Victoria, B.C.	1,400 00	280 00
Halliday, W. J.	Calgary	2,000 00	400 00
Hamilton, B. R.	Neepawa, Man.	2,000 00	400 00
Hamilton, Harold F.	Lennoxville, Que.	300 00	300 00
Hamilton, Rev. J. B.	Dundas, Ont.	1,300 00	260 00
Harcourt, F. W.	Toronto, Ont.	1,300 00	260 00
Harcourt, Hon. R.	"	5,000 00	1,000 00
Harcourt, W. L., M.D.	Brandon, Man.	1,000 00	200 00
Hardy, R. H.	Medicine Hat	1,000 00	200 00
Harrison, C. W.	Grimsby, Ont.	1,500 00	300 00
Hart, Mrs. Dora	Toronto, Ont.	1,000 00	200 00
Hartley, M. E.	Schreiber, Ont.	2,000 00	400 00
Harvey, Horace (in trust)	Regina, Sask.	1,000 00	200 00
Hazelwood, Rev. Jas. H.	Hamilton, Ont.	1,000 00	200 00
Hearn, A. A. B.	Brandon, Man.	1,000 00	200 00
Hedge, Wm.	Schreiber, Ont.	2,000 00	400 00
Henderson, C. K., D.D.S.	Hespeler, Ont.	1,000 00	200 00
Henderson, Geo., M.D.	Souris, Man.	500 00	100 00
Higginbotham, J. F.	Portage-la-Prairie, Man.	1,000 00	200 00
Higginbotham, Mrs L.	Virden, Man.	600 00	120 00
Hill, E. L.	Guelph, Ont.	1,000 00	200 00
Hillier, George	Cranbrook	1,000 00	200 00
Hobkirk, Miss Lily L.	Morden, Man.	500 00	100 00
Hose, Jacob.	Rat Portage, Ont.	10,000 00	2,000 00
Hotson, George	Innerkip, Ont.	1,200 00	240 00
Hough, John S.	Winnipeg, Man.	5,000 00	1,000 00
Huckell, B. A.	Carberry, Man.	2,000 00	400 00
Hughes, James L.	Toronto, Ont.	5,000 00	1,000 00
Humble, John H.	Rat Portage, Ont.	5,000 00	1,000 00
Hunter, Miss E. A.	Eglinton, Ont.	200 00	40 00
Hunter, J. F.	Boissevain, Man.	1,000 00	400 00
Hurt, Mrs. C. L.	Carberry, Man.	5,000 00	1,000 00
Hutchins, Rev. W. N.	Truro, N.S.	1,000 00	200 00
Iliff, Albert E.	Vancouver, B.C.	1,000 00	200 00
Inch, Jas R.	Fredericton, N.B.	2,500 00	500 00
Ireland, Walter W.	Carberry, Man.	2,000 00	400 00
Irvine, Wm. or Eliza.	Lindsay, Ont.	2,000 00	400 00
Jackman, Mrs. W. G.	Toronto, Ont.	400 00	80 00
Jarvis, Miss C. E.	Newark	400 00	80 00

5-6 EDWARD VII., A. 1906

## THE HOME LIFE ASSOCIATION OF CANADA.—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for	Amount paid.
		8 cts.	8 cts.
Jenkins, John W.	Revelstoke, B.C.	2,000 00	400 00
Johnston, A. S.	Erasmosa	1,000 00	200 00
Johnson, Jas., M. L. A.	Boissevain, Man.	200 00	40 00
Johnson, J. K.	Winnipeg, Man.	500 00	100 00
Johnston, A. R.	Nanaimo, B.C.	2,000 00	400 00
Johnston, Wm.	Rat Portage, Ont.	1,000 00	200 00
Karn, D. W.	Woodstock, Ont.	5,000 00	1,000 00
Kaulbach, Archdeacon, J. A.	Truro, N.S.	5,000 00	1,000 00
Kay, Mrs. Hattie	Paris, Ont.	200 00	40 00
Keith, Mrs. A. J.	Vancouver, B.C.	500 00	100 00
Kendall, Mrs. M. F.	Rat Portage, Ont.	4,000 00	800 00
Kidd, W. G.	Kingston, Ont.	1,000 00	200 00
Kilpatrick, T. N.	Copper Cliff, Ont.	1,000 00	.....
King, John S.	Toronto, Ont.	5,000 00	1,000 00
King, Lewis	Vancouver, B.C.	2,000 00	400 00
Kloeyer, C.	Guelph, Ont.	5,000 00	1,000 00
Knight, Arch. P., M.A., M.D.	Kingston, Ont.	1,000 00	200 00
Knight, Mrs. C. E.	"	1,000 00	200 00
Knittel, J. W.	Boissevain, Man.	2,000 00	400 00
Lachappelle, Dr E. P.	Montreal, Que.	1,000 00	200 00
Langford, Rev. F.	Calgary, Alta.	1,000 00	200 00
Latimer, J. G.	Winnipeg, Man.	500 00	100 00
Lawrence, Dr F. O.	St. Thomas, Ont.	400 00	80 00
Lidkea, Wm. C.	North Bay, Ont.	400 00	80 00
Link, Wm. E.	Toronto, Ont.	400 00	80 00
Lloyd, C. H.	Morden, Man.	400 00	80 00
Lloyd, M. B.	"	1,000 00	200 00
Lockhead, Wm., B.A.	Guelph, Ont.	500 00	100 00
Longley, Hon. J. W.	Halifax, N.S.	1,000 00	200 00
Lowe, Wm.	Medicine Hat.	2,000 00	400 00
Lundy, Frank B., M.D.	Portage-la-Prairie, Man.	1,000 00	200 00
Lyons, J. W.	Guelph, Ont.	5,000 00	1,000 00
MacCabe, Mrs. A. S.	Ottawa, Ont.	2,000 00	400 00
Macdonald, A. E., M.D.	New York, N.Y.	4,000 00	800 00
Macdonald, A. F.	Toronto, Ont.	1,300 00	250 00
Macdonald, Mrs. H. St. L.	Portage-la-Prairie, Man.	500 00	100 00
Macdonald, Hon. H. J.	Winnipeg, Man.	4,000 00	800 00
Macdonald, John H.	Fredericton, N.B.	1,000 00	.....
MacFarlane, Andrew	Winnipeg, Man.	1,500 00	300 00
Machin, Henry T.	Quebec, Que.	500 00	100 00
Machin, Mrs. Lucy A.	"	500 00	100 00
MacKay, Angus.	Indian Head	2,000 00	400 00
MacKenzie, Wm.	Toronto, Ont.	2,600 00	520 00
Mackie, O. M.	London, Ont.	200 00	40 00
MacLean, Rev. J., Ph.D.	Halifax, N.S.	8,000 00	1,600 00
McLeod, Mrs. Agnes.	Calgary.	1,000 00	200 00
McMillan, John, B.A.	Ottawa, Ont.	5,000 00	1,000 00
Macpherson, Mrs. E. M.	Hamilton, Ont.	2,000 00	400 00
Manchester, G. H., M.D.	New Westminster, B.C.	4,000 00	800 00
Manning, Edward	St. John, N. B.	500 00	100 00
Manning, Rev. J. W.	"	1,000 00	200 00
Manson, Lawrence	Nanaimo, B.C.	4,000 00	800 00
Marsh, Rev. C. M.	Lindsay, Ont.	1,000 00	200 00
Marsh, D. H.	Calgary.	3,000 00	600 00
Marshall, David H., M.A.	Kingston, Ont.	1,000 00	200 00
Mason, Wm., D.D.S.	Nanaimo, B.C.	4,000 00	800 00
Massey, Norman L.	Athens, Ont.	400 00	80 00
Maxwell, Thomas H.	Winnipeg, Man.	5,000 00	1,000 00
Maynard, James	Victoria, B.C.	10,000 00	2,000 00
Miller, J. S.	Manitou, Man.	500 00	100 00
Milligan, J. B.	Winnipeg, Man.	2,000 00	400 00
Milroy, T. M., M.D.	"	1,000 00	200 00
Minchin, Lawrence.	"	500 00	100 00
Mitchell, James B.	"	500 00	100 00

## SESSIONAL PAPER No. 8

## THE HOME LIFE ASSOCIATION OF CANADA.—Continued.

## LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid.
		§ cts.	§ cts.
Mitchell, P. C.	Brandon, Man.	1,000 00	200 00
Monro, A. S., M.D.	Vancouver, B.C.	2,000 00	400 00
Morgan, J. H.	Winnipeg, Man.	1,500 00	300 00
Morrison, Alex.	Vancouver, B.C.	4,000 00	800 00
Morton, Mrs. L. L.	Hamilton, Ont.	600 00	120 00
Morton, W. C.	"	1,300 00	260 00
Moss, Henry	Victoria, B.C.	1,000 00	200 00
Mulvey, Major S., M.P.P.	Winnipeg, Man.	200 00	40 00
Mundell, Mrs. Margaret.	Pierson, Man.	5,000 00	1,000 00
Munro, Mrs. Fanny.	Brantford, Ont.	1,500 00	300 00
Munro, Rev. John.	Portage-la-Prairie, Man.	1,500 00	40 00
Munroe, John A.	Tacoma, Wash.	1,000 00	200 00
Munt, F. C.	Rat Portage, Ont.	1,000 00	
Murphy, G. B.	Carberry, Man.	2,000 00	400 00
Murphy, Geo. B.	Moosomin	500 00	100 00
Myers, R. H., M.L.A.	Minnedosa, Man.	1,000 00	200 00
McArthur, D.	Emerson, Man.	2,000 00	400 00
McClain, R. W.	Morden, Man.	1,000 00	200 00
McClain, Samuel	Carman, Man.	1,000 00	200 00
McCrossan, J. A.	Vancouver, B.C.	1,000 00	200 00
McCuaig, Hugh	Toronto, Ont.	800 00	160 00
McCulloch, R. J.	Souris, Man.	1,000 00	200 00
McCullough, Miss A. J.	Guelph, Ont.	500 00	100 00
McCutcheon, J. K. (in trust).	Toronto, Ont.	66,400 00	13,280 00
McCutcheon, J. K.	"	5,000 00	1,000 00
McDermott, P. J.	Minnedosa, Man.	4,000 00	800 00
McDiarmid, John, M.D.	Brandon, Man.	1,000 00	200 00
McDonald, Angus.	Rounthwaite, Man.	2,000 00	400 00
McDonald, Rev. A. P.	Dunnville, Ont.	500 00	100 00
McDonald, J. A.	Brandon, Man.	500 00	100 00
McDonell, H.	Vancouver, B.C.	500 00	100 00
McGonegal, S.	North Bay, Ont.	800 00	160 00
McGuire, E. E.	Rat Portage, Ont.	1,000 00	200 00
McHugh, Hon. George.	Lindsay, Ont.	1,000 00	200 00
McIntosh, S. G.	Winnipeg, Man.	4,000 00	800 00
McIntyre, Mrs. S. F.	Portage-la-Prairie, Man.	1,000 00	200 00
McKay, Hector	Brandon, Man.	2,000 00	400 00
McKay, J. T. (in trust).	Boissevain, Man.	1,000 00	200 00
McKechnie, Dr R.	Nanaimo, B.C.	4,000 00	800 00
McKeen, John.	Amherst, N.S.	1,000 00	200 00
McKeown, Angus.	Victoria, B.C.	1,000 00	200 00
McLaren, A. A.	Chapleau, Ont.	1,000 00	200 00
McLaren, Mrs. H.	Hamilton, Ont.	1,700 00	340 00
McLarty, D., M.D.	St. Thomas, Ont.	400 00	80 00
McLeod, Alex.	Morden, Man.	500 00	100 00
McLeod, A. A.	Calgary, Alta.	3,000 00	600 00
McLeod, H. S.	"	2,000 00	400 00
McLeod, J. H.	Brandon, Man.	500 00	100 00
McLeod, Wm. N.	Winnipeg, Man.	1,000 00	200 00
McMeans, Mrs. M. B.	"	1,000 00	200 00
McMillan, D. N.	Morden, Man.	5,000 00	1,000 00
McMurchy, Dr A.	North Bay, Ont.	2,000 00	400 00
McPhalen, Mrs. E.	Calgary, Alta.	1,000 00	200 00
McPhillips, Frank W.	Toronto, Ont.	2,000 00	400 00
McSorley, Henry J.	Revelstoke, B.C.	2,000 00	400 00
Nelson, A. J.	Morden, Man.	5,000 00	1,000 00
Nesbitt, G. K.	Cowansville, Que.	5,000 00	1,000 00
Newton, Mrs. M. A.	Guelph, Ont.	3,000 00	600 00
O'Donnell, E. J.	Schreiber, Ont.	1,000 00	200 00
Ogden, Albert.	Toronto, Ont.	1,300 00	260 00
Oldham, Miss M.	Guelph, Ont.	1,000 00	
Ormiston, J. A.	Calgary, Alta.	1,000 00	200 00
Osterhout, Rev. S. S.	Port Simpson, B.C.	5,000 00	1,000 00

5-6 EDWARD VII., A. 1906

## THE HOME LIFE ASSOCIATION OF CANADA.—Continued.

## LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid.
		§ cts.	§ cts.
Palmer, James M.	Sackville	1,000 00	200 00
Parker, Thos. H.	Woodstock, Ont.	1,000 00	200 00
Patton, H. S.	Winnipeg, Man.	1,000 00	200 00
Peers, Mrs. M. A. L. or C.	Woodstock, Ont.	8,000 00	1,600 00
Plummer, C. W.	Boissevain, Man.	2,000 00	400 00
Prowse, S. W., M.D.	Winnipeg, Man.	1,000 00	200 00
Pugh, Henry J.	Virten, Man.	1,000 00	200 00
Pullar, Mrs. E. A.	Moosejaw	1,000 00	200 00
Pullar, Wm.	Calgary, Alta.	1,000 00	200 00
Qua, George.	Paris, Ont.	2,000 00	400 00
Reece, Thos. (Estate).	Winnipeg, Man.	2,000 00	400 00
Reekie, J. S.	Boissevain, Man.	1,000 00	200 00
Ree-or, D. A.	Brandon, Man.	1,000 00	200 00
Reeve, Richard A., M.D.	Toronto, Ont.	2,000 00	400 00
Reynolds, F. J.	Regina, Sask.	1,000 00	200 00
Riley, W. J.	Calgary, Alta.	1,000 00	200 00
Roaf, James R.	Toronto, Ont.	900 00	180 00
Roberts, Jas. A.	Neepawa, Man.	1,000 00	200 00
Robertson, R. H.	Portage-la-Prairie, Man.	2,000 00	400 00
Robertson, Mrs. Sarah J.	Hamilton, Ont.	2,000 00	400 00
Rogers, J. M.	Boissevain, Man.	1,000 00	200 00
Rollins, Robert.	Killarney, Man.	2,000 00	400 00
Rose, Miss Annie	Guelph, Ont.	1,000 00	200 00
Ross, George	Welland, Ont.	200 00	40 00
Rothwell, John A.	Chapleau, Ont.	1,000 00	200 00
Routliffe, C. H.	Hamilton, Ont.	500 00	100 00
Rowan, J. W.	Toronto, Ont.	500 00	100 00
Rowland, A. E.	"	1,300 00	250 00
Rundle, Wm. P.	Portage-la-Prairie, Ont.	1,000 00	200 00
Russell, G. H.	Chapleau, Ont.	2,000 00	400 00
Russell, Wm.	Winnipeg, Man.	1,000 00	200 00
Sanders, Mrs. S. K.	Brandon, Man.	1,500 00	300 00
Sanders, W. C.	Moosejaw	1,000 00	200 00
Scott, Michael	Emerson, Man.	1,000 00	200 00
Scott, R. G.	Hespeler, Ont.	2,000 00	400 00
Scott, R. H.	Winnipeg, Man.	1,200 00	240 00
Seymour, J. K.	Vancouver, B.C.	5,000 00	.....
Sheppard, L. C.	Toronto, Ont.	100 00	20 00
Short, Rev. Wm.	Kingston, Ont.	6,000 00	1,200 00
Silcox, Miss L. M.	Paris, Ont.	2,000 00	400 00
Silcox, Mrs. S. J. C.	"	4,000 00	800 00
Silverthorn, Joseph	North Bay, Ont.	800 00	160 00
Simons, John	Revelstoke, B.C.	2,000 00	400 00
Smith, Charles F.	Medicine Hat	1,000 00	200 00
Smith, Rev. J. V.	London, Ont.	600 00	120 00
Smith, Richard D.	Medicine Hat	3,000 00	600 00
Smith, Sidney S.	Souris, Man.	1,000 00	200 00
Smythe, Robert.	Brandon, Man.	1,000 00	200 00
Spark, Miss Georgina	Fort William, Ont.	500 00	100 00
Sparks, Thos., M.D.	St. Mary's, Ont.	2,000 00	400 00
Spencer, J. H.	Medicine Hat	10,000 00	2,000 00
Staples, Edgar	Lifford, Ont.	400 00	80 00
Steers, Wm.	Lindsay, Ont.	100 00	20 00
Stevenson, C. E.	Nanaimo, B.C.	5,000 00	1,000 00
Stevenson, H. M.	Toronto, Ont.	2,600 00	520 00
Stevenson, Miss Janet	Paris, Ont.	400 00	80 00
Stevenson, Wm., M.D.	Virten, Man.	1,600 00	200 00
Stewart, Allan M.	Morden, Man.	2,000 00	400 00
Stickle, T. D.	Carberry, Man.	2,000 00	400 00
Stiver, Mrs. Hannah	Toronto, Ont.	800 00	160 00
Strachan, Mrs. E. S.	Hamilton, Ont.	2,600 00	520 00
Strang, Mrs. Agnes	Virten, Man.	2,000 00	400 00
Strang, Rev. Peter	"	1,000 00	200 00



## SESSIONAL PAPER No. 8

THE HOME LIFE ASSOCIATION OF CANADA.—*Concluded.*LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence	Amount subscribed for.	Amount paid.
		8 cts.	8 cts.
Stratton, Hon. J. R.	Peterboro, Ont.	5,000 00	1,000 00
Stratton, Hon. J. R. (in trust)	"	98,000 00	49,000 00
Stretton, W. R.	Schreiber, Ont.	1,000 00	200 00
Stubbs, Mrs. A. G.	Smith's Falls, Ont.	1,000 00	200 00
Suckling, W.	Winnipeg, Man.	500 00	100 00
Swinbank, W. H.	Minnedosa, Man.	2,000 00	400 00
Taylor, Joseph.	Portage-la-Prairie, Man.	2,000 00	400 00
Taylor, W. H.	Winkler, Man.	1,000 00	200 00
Thomas, W. H.	North Bay, Ont.	1,000 00	200 00
Thompson, Joseph	Athens, Ont.	200 00	40 00
Thomson, John	Winnipeg, Man.	1,000 00	200 00
Thorburn, W. C.	Broadview	3,000 00	600 00
Thornton, R. S., M.D.	Deloraine, Man.	500 00	100 00
Todd, Wm.	Hamiota, Ont.	1,000 00	200 00
Tolton, Miss J. P.	Guelph, Ont.	400 00	80 00
Toronto General Trust (in trust for E. M. and M. A. Hamilton).	Toronto, Ont.	700 00	700 00
Toronto General Trust (T. Kirkland estate).	"	1,000 00	200 00
Tufts, Prof. J. F., M.A.	Wolfville, N.S.	5,000 00	1,000 00
Unwin, Charles	Moosejaw	2,000 00	400 00
Walker, Wm.	Carberry, Man.	1,000 00	200 00
Wallace, R. B.	Fredericton, N.B.	1,500 00	300 00
Waller, Fred	Brandon, Man.	2,000 00	400 00
Walsh, E. J.	Toronto, Ont.	400 00	200 00
Warren, James J.	"	5,000 00	1,000 00
Watson, John for Nellie.	Pierpont, Ohio	4,000 00	800 00
Watson, Prof. J.	Kingston, Ont.	4,000 00	800 00
Way, Wm. B.	Chapleau, Ont.	2,000 00	400 00
Weaver, W. H.	Hespeler, Ont.	2,000 00	400 00
Webb, Mrs. E. E.	Quebec, Que.	5,000 00	1,000 00
Wellington, J. H.	Moosejaw	2,000 00	400 00
West, Mrs. Henry.	Schreiber, Ont.	400 00	80 00
Westlake, F. W.	Winnipeg, Man.	500 00	100 00
White, Rev. Alex.	St. John, N.B.	2,000 00	400 00
Whitehead, J. B.	Brandon, Man.	1,000 00	200 00
Wickens, Miss E.	Hamilton, Ont.	1,000 00	200 00
Wilkinson, Mrs. D.	S. Thomas, Ont.	4,000 00	800 00
Wilkinson, Mrs. D. (trustee)	"	2,000 00	400 00
Winter, W. R.	Calgary	1,000 00	200 00
Witty, Miss Alice.	Brantford, Ont.	1,500 00	300 00
Witty, Miss E. B.	"	1,700 00	340 00
Wood, Mrs. Kate	St. Paul	1,000 00	200 00
Wright, J. A.	Boissevain, Man.	1,000 00	200 00
Wright, Wm. S.	Lindsay, Ont.	500 00	100 00
Yarwood, E. M.	Nanaimo, B.C.	2,000 00	400 00
Young, David M.	Toronto, Ont.	4,000 00	800 00
Young, J. P.	Portage-la-Prairie, Man.	1,000 00	200 00
Zavitz, Charles A.	Guelph, Ont.	2,000 00	400 00
Total		\$1,000,000 00	\$216,980 00



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## THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA

## LIST OF DIRECTORS—(As at December 31, 1905.)

A. L. Davis, President; Hon. Geo. A. Cox, Vice-President; Hon. F. T. Frost, Frederic Nicholls, Elias Rogers, R. Bickerdike, M. P., H. C. Cox, G. A. Morrow, J. J. Kenny, P. G. Goldsmith, M. D., S. Burrows, W. O. Tassie.

## LIST OF SHAREHOLDERS—(As at December 31, 1905.)

Name.	Address.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
A. L. Davis.....	Toronto.....	150,000	30,000
Hon. Geo. A. Cox.....	".....	175,000	35,000
H. C. Cox.....	".....	65,000	13,000
W. G. Morrow.....	Peterborough.....	60,000	12,000
G. A. Morrow.....	Toronto.....	55,000	11,000
W. S. Hodgins.....	".....	25,000	5,000
J. J. Kenny.....	".....	50,000	10,000
F. Nicholls.....	".....	10,000	2,000
E. Rogers.....	".....	10,000	2,000
E. W. Cox.....	".....	100,000	20,000
E. R. Wood.....	".....	100,000	20,000
E. Willans.....	".....	50,000	10,000
F. G. Cox.....	".....	55,000	11,000
Robert Bickerdike.....	Montreal.....	10,000	2,000
Hon. F. F. Frost.....	Smith's Falls.....	10,000	2,000
S. Burrows.....	Belleville.....	10,000	2,000
P. G. Goldsmith, M. D.....	".....	10,000	2,000
A. L. Davis (In trust).....	Toronto.....	25,000	5,000
H. Corby.....	Belleville.....	10,000	2,000
W. O. Tassie.....	Winnipeg.....	20,000	4,000
		\$1,000,000	\$200,000

## SESSIONAL PAPER No. 8

## THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As December 31, 1905).

Hon. Sir Mackenzie Bowell, President; Hon. S. C. Wood, T. Bradshaw, F.I.A., F. G. Cox, Vice-Presidents; Hugh N. Baird, A. E. Kemp, M.P., Wm. Mackenzie, F. R. Eccles, M.D., Hon. Wm. Harty, M.P., Warren Y. Soper, Samuel J. Moore, H. S. Holt, Thomas J. Drummond, J. J. Kenny, E. T. Malone, Geo. A. Morrow.

## LIST OF SHAREHOLDERS—(As December 31, 1905).

Name.	Address.	Subscribed.	Paid-up.
		8	8
Ames, A. E. In trust.....	Toronto.....	500	225
Armour, E. D. ....	" .....	1,500	675
Baird, Hugh N. ....	" .....	10,000	4,500
Bowell, Hon. Sir Mackenzie.....	Belleville.....	10,000	4,500
Badenach, E. A. ....	Toronto.....	2,000	900
Bingay, Thos. Van B.....	Yarmouth, N.E.....	200	90
Baines, C. C. ....	Toronto.....	200	90
Bradshaw, T. ....	" .....	5,700	2,565
Baillie, F. W. ....	" .....	26,000	11,700
Bradshaw, T., in trust.....	" .....	45,000	20,250
Cox, F. G. ....	" .....	100,000	45,000
Cox, H. C. ....	" .....	5,000	2,250
Cox, E. W. ....	" .....	5,000	2,250
Cox, Hon. Geo. A. ....	" .....	25,000	11,250
Central Canada Loan & Savings Co.....	" .....	173,500	78,075
Davison, Dr. J. L. ....	" .....	6,500	2,925
Davis, A. L. ....	" .....	10,000	4,500
Davies, Wm. ....	" .....	6,000	2,700
Drummond, T. J. ....	Montreal.....	5,000	2,250
Darling, Andrew, Lucy Cook and Florence M. Fraser, trustees for J. L. Cook estate..	Toronto.....	1,000	450
Dominion Securities Corporation, Ltd.....	" .....	50,000	22,500
Dovey, W. R. ....	London, Eng.....	1,000	450
Eccles, Dr. F. R. ....	London, Ont.....	8,000	3,600
Flavelle, J. W. ....	Toronto.....	15,000	6,750
Fleck, A. W. ....	Ottawa.....	3,000	1,350
Gouinlock, G. W. ....	Toronto.....	1,000	450
Harty, Hon. Wm. ....	Kingston.....	5,000	2,250
Housser, J. H. ....	Toronto.....	12,500	5,625
Hall, R. ....	Peterboro.....	23,500	10,575
Holt, H. S. ....	Montreal.....	10,000	4,500
Hodgens, W. S. ....	Toronto.....	30,900	13,500
Kenny, J. J. ....	" .....	50,000	22,500
Kemp, A. E. ....	" .....	50,000	22,500
Kenny, T. E. ....	Halifax, N.S.....	500	225
Kilgour, Miss B. G. ....	Morrisburg, Ont.....	600	270
Kilgour, Mrs. M. B. ....	" .....	1,300	585
Kilgour, R. W. ....	Toronto.....	600	270
Lockhart, Mrs. M. ....	Newcastle.....	500	225
Langton, M. Laura.....	Toronto.....	1,000	450
Malone, E. T. ....	" .....	8,500	3,825
Morrow, W. G. ....	Peterboro.....	10,000	4,500
Mackenzie, Wm. ....	Toronto.....	35,500	15,975
Mackeen, Hon. David.....	Halifax.....	5,000	2,250
Massey, Chester D. ....	Toronto.....	5,000	2,250
Moore, S. J. ....	" .....	2,500	1,125
Mowat, F. ....	" .....	1,000	450
Mowat, Edith.....	" .....	1,000	450
Morrow, G. A. ....	" .....	30,000	13,500
Moody, R. E. ....	" .....	20,200	9,090
Metropolitan Bank, in trust.....	" .....	2,500	1,125
McLaren, W. F. ....	Hamilton.....	700	315
McLaren, Dr. G. H. ....	" .....	700	315

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THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Subscribed.	Paid-up.
		\$	\$
McLaren, F. G. ....	Hamilton. ....	700	315
Lucas, R. A. and McLaren, H. E., trustees for Jean M. McLaren. ....	" .....	700	315
McLaren, Lieut. R. J. ....	Quetta, India. ....	700	315
Lucas, R. A. and McLaren, H. E., trustees for Lt.-Col. H. McLaren Est. ....	Hamilton. ....	100	45
McLaren, A. K. ....	Seattle, Wash. ....	700	315
Plummer, J. H. ....	Toronto. ....	500	225
Plummer, J. H., in trust .....	" .....	10,000	4,500
Potts, Rev. John .....	" .....	5,000	2,250
Porter, John .....	" .....	500	225
Peacock, E. R. ....	" .....	30,000	13,500
Sylvester, Dr. G. P. ....	" .....	5,000	2,250
Smith, David .....	Toronto .....	3,000	1,350
Smith, G. B. ....	" .....	5,000	2,250
Soper, W. Y. ....	Ottawa .....	15,000	6,750
Strachan, W. ....	Montreal .....	2,500	1,125
Taylor, F. C. ....	Lindsay .....	20,000	9,000
Torrance, W. D. ....	Montreal .....	2,000	900
Wood, Hon. S. C. ....	Toronto .....	10,000	4,500
Wood, E. R. ....	" .....	46,900	21,105
Walker, B. E. ....	" .....	10,000	4,500
Wheeler-Bennett, J. W. ....	London, Eng. ....	7,500	3,375
		\$1,000,000	\$450,000

## SESSIONAL PAPER No. 8

## THE LONDON LIFE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

John McClary, President; A. O. Jeffery, Vice-President; William Bowman, Mr. Justice Bell, William F. Bullen, Thos. H. Smallman, Geo. C. Gibbons, Arthur S. Emery, Thos. W. Baker.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		\$	\$
Bullen, W. F. . . . .	London . . . . .	16,000	3,200
Bowman, W. . . . .	" . . . . .	16,500	3,300
Blinn, H. W., (estate) . . . . .	" . . . . .	1,100	220
Durand, (estate) . . . . .	" . . . . .	2,200	440
Elliott " . . . . .	" . . . . .	6,000	1,200
Emery, A. S. . . . .	" . . . . .	18,000	3,600
Gardner, Mary I. . . . .	" . . . . .	1,100	220
Green, Thos. (estate) . . . . .	" . . . . .	1,100	220
Gibbons, Geo. C. . . . .	" . . . . .	12,200	2,440
Greenless, A. (in trust) . . . . .	" . . . . .	8,900	1,780
Jeffery, A. A. . . . .	" . . . . .	60,000	12,000
Jeffery, A. O. . . . .	" . . . . .	57,600	11,520
Jeffery, J. E. . . . .	" . . . . .	7,800	1,560
Milne, Mrs. E. . . . .	" . . . . .	1,200	240
Mills, John . . . . .	" . . . . .	2,000	400
Moffat, Col. Jas. (estate) . . . . .	" . . . . .	1,100	220
Magee, J. (in trust) . . . . .	" . . . . .	3,900	780
McClary, John . . . . .	" . . . . .	7,000	1,400
Parfitt, A. . . . .	" . . . . .	2,000	400
Richter, J. G. . . . .	" . . . . .	18,500	3,700
Smallman, T. H. . . . .	" . . . . .	4,700	940
Weldon, Annie E. . . . .	" . . . . .	1,100	220
Total . . . . .		\$250,000	\$50,000

## LONDON MUTUAL FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

Hon. John Dryden, President ; J. Blacklock, Vice-President ; Geo. Gillies, Secretary ; G. de C. O'Grady, Director-General ; D. Kemp, R. T. Shiell, M.D., Jas. Gunn, Geo. I. Taylor, H. H. Beck.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Number of Shares.	Amount subscribed for.	Amount paid up Cash.
			\$	\$
Chas. M. Simpson..	Winnipeg..	50	5,000	875 00
Chas. R. Cumberland..	Toronto..	50	5,000	875 00
H. H. Beck..	"	83	8,300	1,452 50
G. Davidson..	"	50	5,000	875 00
F. C. Annesley..	"	50	5,000	875 00
L. H. Mitchell..	Winnipeg..	50	5,000	875 00
G. de C. O'Grady..	Toronto..	43	4,300	752 50
D. Kemp..	"	10	1,000	175 00
R. Y. Ellis..	"	50	5,000	875 00
John L. Coffee..	"	50	5,000	875 00
J. G. Pyke..	Montreal..	30	3,000	525 00
J. W. DeC. O'Grady..	Winnipeg..	50	5,000	875 00
H. C. Secord..	Toronto..	50	5,000	875 00
Chas. Adams..	"	50	5,000	875 00
W. A. Fraser..	"	33	3,300	577 50
Geo. G. Burnett..	"	50	5,000	875 00
" " (in trust)..	"	1	100	17 50
C. R. Clapp..	Woodstock..	50	5,000	875 00
W. A. Rayno..	Toronto..	50	5,000	875 00
Alton H. Garrett, M.D..	"	50	5,000	875 00
J. R. Shaw..	"	50	5,000	875 00
J. Y. Ormsby..	"	50	5,000	875 00
	Total .....	1,000.	\$100,000	\$17,500 00

## SESSIONAL PAPER No. 8

## THE MANITOBA ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

E. S. Clouston, President ; J. Gardner Thompson, Vice-President and Managing-Director ; Hugh J. Macdonald, J. T. Gordon, G. E. Drummond, F. W. Thompson, William Jackson.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Number of Shares.	Amount subscribed for.	Amount paid up Cash.
			\$	\$
Clouston, E. S.....	Montreal.....	15	1,500	375
Drummond, G. E.....	".....	15	1,500	375
Gordon, J. T.....	Winnipeg.....	15	1,500	375
Jackson, William.....	Montreal.....	15	1,500	375
Liverpool & London & Globe Insurance Co.	Liverpool.....	480	48,000	12,000
Macdonald, Hugh J.....	Winnipeg.....	15	1,500	375
Thompson, J. Gardner.....	Montreal.....	30	3,000	750
Thompson, F. W.....	".....	15	1,500	375
	Total.. . . . .	600	\$60,000	\$15,000

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## THE MANUFACTURERS LIFE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

Hon. Geo. W. Ross, President ; Lt.-Col. Sir Henry M. Pellatt, 1st Vice-President ; Lloyd Harris, 2nd Vice-President ; J. F. Junkin, E. J. Lennox, A. J. Wilkes, K.C., James Mills, LL.D., R. L. Patterson, Hon. J. A. Ouimet, Lt.-Col. R. R. McLennan, William Strachan, Robert Archer, Hon. V. W. LaRue, D. D. Mann, Lt.-Col. James Mason, Robert Junkin, S. G. Beatty, A. P. Barnhill, K.C., Wm. Mackenzie, C. C. Dalton, R. J. McLaughlin, K.C., D. B. Hanna, Hon. J. D. Rolland.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Number of Shares.	Amount subscribed.	Amount Paid up.
			\$	\$
Akers, John	Toronto, Ont.	50	5,000	1,000
Annis, Dr. Levi C	Cedar Springs, Mich., U.S.A.	50	5,000	1,000
Archer, Robert	Montreal, Que.	50	5,000	1,000
Ball, William	Chatham, Ont.	16	1,600	320
Barnhill, A. P.	St. John, N.B.	50	5,000	1,000
Beatty, S. G.	Toronto, Ont.	900	90,000	18,000
Bell, John, estate of	"	15	1,500	300
Black, Mrs. Maud	Goderich, Ont.	15	1,500	300
Blackstock, Thos. G.	Toronto, Ont.	100	10,000	2,000
Boswell, Mrs. Ella	"	3	300	60
Bourgeau, A., estate of	Montreal, Que.	80	8,000	1,600
Brodie, R. T., estate of	Toronto, Ont.	22	3,200	640
Brouse, Mitchell & Co. (in trust)	"	100	10,000	2,000
Bruce, Mrs. C. Emily	"	5	500	100
Central Canada Loan and Savings Co.	"	215	21,500	4,300
Constock, Wm. H.	Brockville, Ont.	650	65,000	13,000
Crean, R.	Toronto, Ont.	100	10,000	2,000
Dailey, Mrs. Mary E.	Council Bluffs, Ia., U.S.A.	1	100	20
Dalton, C. C.	Toronto, Ont.	100	10,000	2,000
David Dexter	Hamilton, Ont.	90	9,000	1,800
Digby, Jas. W., President and William G. Helliker, Secretary (in trust)	Brantford, Ont.	1,350	135,000	27,000
Dobson, Hon. John	Lindsay, Ont.	1	100	20
Farmer, Richard D.	Ancaster, Ont.	50	5,000	1,000
Favre-Brandt & Co., C. & J.	Yokohama, Japan	50	5,000	1,000
Fisken, John K., trustee	Toronto, Ont.	50	5,000	1,000
Flavelle, J. W.	"	146	14,600	2,920
Flett, John	"	50	5,000	1,000
Cadpaille, Ivanhoe	Kingston, Jamaica	10	1,000	200
Gonthier, Rev. T. D. C.	Ottawa, Ont.	5	500	100
Gooderham, Geo., estate of	Toronto, Ont.	19	1,900	380
Gooderham, Geo., estate of (in trust)	"	179	17,900	3,580
Gravel, J. O.	Montréal, Que.	80	8,000	1,600
Grenier, J.	"	10	1,000	200
Halliday, J. T. J.	Peterboro, Ont.	50	5,000	1,000
Hamilton, Wm.	"	16	1,600	320
Hanna, D. B.	Toronto, Ont.	50	5,000	1,000
Harris, Lloyd	Brantford, Ont.	145	14,500	2,900
Hayakawa, T.	Yokohama, Japan	21	2,100	420
Hingston, Sir William H.	Montreal, Que.	80	8,000	1,600
Home Savings & Loan Co., Ltd. (in trust)	Toronto, Ont.	737	73,700	14,740
Horsey, H. Herbert	Ottawa, Ont.	50	5,000	1,000
Junkin, J. F. (in trust)	Toronto, Ont.	1,100	110,000	22,000
Junkin, Miss R.	"	3	300	60
LaRue, Hon. V. W.	Quebec, Que.	50	5,000	1,000
Lennox, E. J.	Toronto, Ont.	161	16,100	3,220
Machum, E. R.	St. John, N.B.	100	10,000	2,000
Mackenzie, Wm.	Toronto, Ont.	2,000	200,000	40,000
Mann, D. D.	"	2,111	211,100	42,220
Mason, Lieut.-Col. James	"	50	5,000	1,000
Matthews, W. E.	Ottawa, Ont.	10	1,000	200
Metropolitan Bank (in trust)	Toronto, Ont.	50	5,000	1,000
Mills, Dr. James	Ottawa, Ont.	100	10,000	2,000
Molson, Dr. W. A.	Montreal, Que.	50	5,000	1,000

## SESSIONAL PAPER No. 8

## THE MANUFACTURERS LIFE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount subscribed.	Amount Paid up.
			\$	\$
McCuaig, Clarence J.	Montreal, Que.	13	1,300	260
McLaughlin, R. J.	Toronto, Ont.	200	20,000	4,000
McLennan, Lt.-Col. R. R.	Cornwall, Ont.	403	40,300	8,060
McMillan, Hon. Donald	Alexandria, Ont.	161	16,100	3,220
Nichol, Dr. William	Brantford, Ont.	32	3,200	640
Nichols, Mrs. C. A.	Ottawa, Ont.	8	800	160
Nicolls, Miss M. A.	Peterboro', Ont.	16	1,600	320
Normandeau, H. E.	Montreal, Que.	50	5,000	1,000
O'Hara, Robert, estate of.	Toronto, Ont.	106	10,600	2,120
Quimet, Hon. J. A.	Montreal, Que.	80	8,000	1,600
Patterson, R. L.	Toronto, Ont.	161	16,100	3,220
Pelletier, Hon. Louis P.	Quebec, Que.	50	5,000	1,000
Phillips, F. J.	Toronto, Ont.	1	100	20
Reid, Fred. G.	Montreal, Que.	2	200	40
Robertson, Jno. D.	Ottawa, Ont.	20	2,000	400
Robinson, A. W.	Montreal, Que.	25	2,500	500
Rolland, Hon. J. D.	"	50	5,000	1,000
Rolph, Frank.	Toronto, Ont.	1	100	20
Ross, Dr. J. F. W.	"	50	5,000	1,000
Shepherd, Harry L.	Brockville, Ont.	8	800	160
Sirois, L. P.	Quebec, Que.	50	5,000	1,000
Smillie, Mrs. S. L.	Toronto, Ont.	3	300	60
Stevens, Mrs. N. H.	Chatham, Ont.	16	1,600	320
Strachan, William	Montreal, Que.	1,053	105,300	21,060
Stratton, A. H.	Peterboro', Ont.	37	3,700	740
Telfer, Henry C.	Westmount, Que.	100	10,000	2,000
Trees, Samuel	Toronto, Ont.	161	16,100	3,220
Tupper, Sir Charles Hibbert	Vancouver, B. C.	32	3,200	640
Walker, Herbert	Montreal, Que.	10	1,000	200
Walsh, Wm., estate of.	Peterboro', Ont.	10	1,000	200
Warnock, Mrs. Margaret	Goderich, Ont.	30	3,000	600
Wilkes, A. J., K.C.	Brantford, Ont.	50	5,000	1,000
Wilkes, Geo. H.	"	50	5,000	1,000
Wilson, Lt.-Col. E. W.	Montreal, Que.	50	5,000	1,000
Winnett, H.	Toronto, Ont.	80	8,000	1,600
Winter, Major Chas. F.	Ottawa, Ont.	25	2,500	500
Winter, Mrs. Jane	Toronto, Ont.	2	200	40
Wood, E. R.	"	50	5,000	1,000
Wright, Mrs. Annie B.	"	25	2,500	500
Young, Mrs. W. E.	"	73	7,300	1,460
Young, Hon. James	Galt, Ont.	50	5,000	1,000
Young, Mrs. Margaret	"	50	5,000	1,000
Total		15,000	\$1,500,000	\$300,000



## THE MERCANTILE FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

W. A. Sims, President; Alfred Wright, Secretary; A. E. Blogg, T. H. Hall, G. A. B. Dickson, G. Banks.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Capital subscribed.	Amount paid in Cash.
		\$	\$
Sims, W. A. ....	Bushey, Herts, Eng. ....	2,000	400
Wright, Alfred. ....	Toronto .. . . .	2,000	400
Blogg, A. E. ....	" .. . . .	2,000	400
Banks, Greenhow .. . . .	" .. . . .	2,000	400
Dickson, Geo. A. B. ....	" .. . . .	2,000	400
Hall, Thos. H. ....	" .. . . .	2,000	400
London and Lancashire Fire Insurance Co. ....	Liverpool, Eng. ....	238,000	47,600
	Total.....	\$250,000	\$50,000

## THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at December 31, 1905).

Robert Melvin, President; Alfred Hoskin, K.C., 1st Vice-President; Hon. Mr. Justice Britton, 2nd Vice-President; Right Hon. Sir Wilfrid Laurier, P.C., G.C.M.G., W. J. Kidd, B.A., E. P. Clement, Francis C. Bruce, Geo. A. Somerville, Wm. Suider, J. Kerr Fiskien, Hon. Sir F. W. Borden, Hon. Mr. Justice Garrow.

(No shareholders.)

## SESSIONAL PAPER No. 8

## THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

A. A. Labrecque, President; A. Champagne, Vice-President; L. A. Lavallée, C.R., C. Robillard, Jôs. Lamoureux, Noé Leclaire, F. C. Larivière, Trefflé Bastien, Emery Larivière.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed.	Amount paid.
		\$	\$
Amiot, Lecours et Larivière.....	Montreal.....	260	65 00
Amiot, Dame Alphonsine.....	".....	150	37 50
Amiot, succ. Alb.....	".....	110	27 50
Amiot, Oscar.....	".....	380	95 00
Bastien, T.....	".....	10,000	2,500 00
Bastien Dme. T.....	".....	10,000	2,500 00
Bonin, I.....	".....	200	50 00
Barrette, succ. M.....	".....	730	182 50
Boivin, Dme. G.....	".....	270	67 50
Bourassa, J. B.....	".....	620	155 00
Boivin, Guillaume.....	".....	570	142 50
Beauséjour, J. E.....	".....	80	20 00
Beauvais, Dame C.....	".....	90	22 50
Bertrand, Dme. Vve P.....	".....	310	77 50
Beauchemin, L. J. O.....	".....	200	50 00
Bernier, E.....	".....	750	187 50
Boucher, J. N.....	".....	340	85 00
Bourassa, Noé.....	".....	1,330	332 50
Baril, C. E., M.D.....	".....	430	107 50
Champagne, A.....	".....	4,740	1,185 00
Couillard, Dame Vve. E.....	".....	60	15 00
Cherrier, succ. C. S.....	".....	1,430	357 50
Campbell, B.....	".....	260	65 00
Charbonneau, O.....	".....	90	22 50
Constantineau, G.....	".....	200	50 00
De Bellefeuille, E. L.....	".....	40	10 00
Dowd, Francis S.....	".....	60	15 00
Dufresne, Raphaël.....	".....	1,150	287 50
Desjardins, L. H.....	Terrebonne, P.Q.....	290	72 50
Decary, Ant.....	Montreal.....	130	32 50
Doutre, Succ. Joseph & son épouse.....	".....	150	37 50
Desjardins, M.....	".....	90	22 50
Dupras, M. A.....	".....	180	45 00
Desrosiers, Basile.....	".....	60	15 00
Deschesne, Thomas.....	".....	50	12 50
Destroismaisons, Dme. R.....	".....	140	35 00
Dionne, A.....	".....	710	177 50
Garceau, J. H., M.D.....	".....	240	60 00
Gauthier, Thos.....	".....	430	107 50
Grenier, Vital.....	".....	100	25 00
Goné, Dlle M. S.....	".....	150	37 50
Goné, Dlle M. T.....	".....	350	87 50
Gratton, C.....	".....	400	100 00
Giroux, Dame Nap.....	".....	40	10 00
Girard, J.....	".....	130	32 50
Girard, Dame J.....	".....	130	32 50
Gagnon, D. W.....	".....	90	22 50
Gareau, J.....	".....	530	132 50
Giroux, Fabien.....	".....	400	100 00
Héty, Alf.....	".....	230	57 50
Huberdeau, M.....	".....	580	145 00
Julien, Dame Octave.....	".....	410	102 50
Julien, Léon.....	".....	600	150 00
Koiber, Dame Samuel.....	".....	100	25 00

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## MONTREAL-CANADA FIRE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid.
		\$	\$
Labrecque, A. A. ....	Montréal. ....	10,000	2,500 00
Leduc, E. ....	" .....	770	192 50
Leclaire, N. ....	" .....	3,740	935 00
Lavallée, L. A. ....	" .....	10,000	2,500 00
Lamoureux, J. ....	" .....	10,000	2,500 00
Lamoureux, Dame J. ....	" .....	9,890	2,472 50
Larivière, E. C. ....	" .....	550	137 50
Labrecque, Dme A. A. ....	" .....	6,330	1,582 50
Larivière, Emery. ....	" .....	3,050	762 50
Lavallée, Dme. L. A. ....	" .....	5,040	1,260 00
Labrecque, J. O. ....	" .....	250	62 50
Lambert, Alfred ....	" .....	70	17 50
Labrecque, J. A. ....	" .....	4,920	1,230 00
Lamer, Dame J. E. ....	" .....	190	47 50
Lafleur, J. A. E. ....	" .....	90	22 50
Lalonde, N. ....	" .....	500	125 00
Laberge, L., M.D. ....	" .....	800	200 00
Lenay, Octave. ....	" .....	130	32 50
Lapierre, A. ....	" .....	680	170 00
Lamy Frère, P. ....	" .....	300	75 00
Lamer, J. E. ....	" .....	250	62 50
Lamy, P. ....	" .....	250	62 50
Lavolette, L., M.D. ....	" .....	960	240 00
Labrecque & Mercure. ....	" .....	30	7 50
Laurier, Dame A. ....	" .....	90	22 50
Laurier, C. H. ....	" .....	1,170	292 50
Larose, A. ....	" .....	90	22 50
Labrecque, Delle A. ....	" .....	90	25 50
Lanoix, C. ....	" .....	70	17 50
Leblanc, J. A., M.D. ....	" .....	40	10 00
Laporte, J. ....	" .....	90	22 50
Lamontagne, P. ....	" .....	120	30 00
Lenay, C. ....	" .....	290	72 50
Lefebvre, J. ....	" .....	110	27 50
Lamoureux, Dame C. ....	" .....	100	25 00
Le Séminaire de Montréal. ....	" .....	200	50 00
Laurier, M. ....	" .....	1,210	302 50
Mousseau, J. G. ....	" .....	680	170 00
Moisan, Zacharie. ....	" .....	120	30 00
Mercure, Alf. ....	" .....	70	17 50
Monette, F. ....	" .....	470	117 50
Major, E. ....	" .....	50	12 50
O'Neil, T. J. ....	" .....	360	90 00
Papineau Narcisse. ....	St. Timothée, P. Q. ....	10,000	2,500 00
Papineau, J. A. ....	" .....	4,690	1,172 50
Poirier, L. ....	Montréal " .....	20	5 60
Payette, Louis. ....	" .....	140	35 00
Perras, J. A. ....	" .....	130	32 50
Paquette, A. ....	" .....	320	80 00
Patenaude, Joseph. ....	" .....	320	80 00
Quévillon, H. ....	" .....	1,000	250 00
Quintal, Dame I. A. ....	" .....	220	55 00
Robillard, C. ....	" .....	10,000	2,500 00
Robillard, Dame C. ....	" .....	6,100	1,525 00
Roy, A. N. ....	" .....	50	12 50
Racette Frères. ....	" .....	2,010	502 50
Rousseau, E. ....	" .....	240	60 00
Robert, E. ....	" .....	240	60 00
Richer, O. A. ....	" .....	720	180 00
St. Antoine, L. N. ....	" .....	240	60 00
St. Denis, A. J. H. ....	" .....	1,900	475 00
St. Aubin, C. ....	" .....	60	15 00
Savignac, J. R. ....	" .....	500	125 00

SESSIONAL PAPER No. 8

MONTREAL-CANADA FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$ cts.
St. Jean, Thomas.....	Montreal.....	220	55 00
Trempe, J. S.....	".....	760	190 00
Tétreault, A.....	".....	570	142 50
Tessier, A. L.....	".....	350	87 50
Vanier, O.....	".....	940	235 00
Zappa, J. B.....	".....	450	112 50
	Total.....	\$157,960	\$39,490

## THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at December 31, 1905).

Elias Rogers, President; Hon. J. J. Foy, K.C., M.L.A., William Stone, Vice-Presidents; Charles Cockshutt, T. C. Irving, Peleg Howland, G. L. Milne, M.D., G. A. Hetherington, M.D., H. McC. Hart, J. L. Spink, G. W. Beardmore, W. R. Hobbs, J. N. Greenshields, K.C., J. N. Shenstone, H. Laporte, C. E. Doolittle; Albert A. Macdonald, M.D., Albert J. Raltson, Managing Director; F. Sparling, Secretary.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$
Ashton, Robt .....	Brantford, Ont. ....	1,000	200
Aylmer, Henry .....	Sherbrooke, P.Q. ....	2,000	400
Allan, Geo. L. ....	Vancouver, B.C. ....	500	100
Baines, Allan .....	Toronto, Ont. ....	1,000	200
Beardmore, G. W. ....	" .....	55,000	11,000
Beardmore, Walter D. ....	" .....	5,000	1,000
Beardmore, A. O. ....	" .....	1,000	200
Barnard, G. H. ....	Victoria, B.C. ....	1,000	200
Beaven, Hon. Robt .....	" .....	3,000	600
Behrens, W. M. ....	Elmira, Ont. ....	1,000	200
Beck, Fred .....	Harriston, Ont. ....	200	40
Brown, Richard .....	Toronto, Ont. ....	1,000	200
Brooks, Chas. ....	Mitchell, Ont. ....	3,000	600
Black, Dr. J. F. ....	Halifax, N.S. ....	2,500	500
Beique, Hon. F. L. ....	Montreal, P.Q. ....	2,500	500
Bingham, Dr. G. S. ....	Hamilton, Ont. ....	2,000	400
Bates, Mrs. L. C. ....	Amherst, N.S. ....	2,000	400
Betts, John .....	Millerton, N.B. ....	1,000	200
Booth, G. W. ....	Victoria, B.C. ....	1,000	200
Chapman, Mrs. Dora .....	London, Ont. ....	500	100
Challoner & Mitchell .....	Victoria, B.C. ....	1,000	200
Cockshutt, Chas. ....	Toronto, Ont. ....	30,000	6,000
Corley, L. L. ....	Midland, Ont. ....	1,000	200
Crease, A. D. ....	Victoria, B.C. ....	1,000	200
Curlett, H. G. ....	Toronto Junction .....	1,000	200
Cockburn, Rev. E. ....	Paris, Ont. ....	1,200	240
Coburn, H. P. ....	Hamilton, Ont. ....	4,000	800
Curry, Dr. M. A. ....	Halifax, N.S. ....	2,500	500
Crowe, Mrs. E. A. ....	Dundas, Ont. ....	1,000	200
Callaghan, James Orr .....	Hamilton, Ont. ....	2,000	400
Clarke, J. J. ....	Millerton, N.B. ....	1,000	200
Canpbell, Duncan E. ....	Victoria, B.C. ....	6,000	1,200
Davies, Wm. ....	Toronto, Ont. ....	5,000	1,000
Davies, Mrs. M. Emily .....	" .....	5,000	1,000
Draper, W. H. ....	Montreal, P.Q. ....	4,000	800
Duff, Chas. ....	Hamilton, Ont. ....	4,000	800
Dowling, Dr. J. F. ....	Ottawa, Ont. ....	2,000	400
Doolittle, Chas. E. ....	Hamilton, Ont. ....	5,000	1,000
Erskine, A. B. ....	Vancouver, B.C. ....	1,000	200
Erb, A. H. ....	Elmira, Ont. ....	1,000	200
Elliott, W. H. ....	Toronto, Ont. ....	1,000	200
Emery, Dr. A. F. ....	St. John, N.B. ....	7,500	1,500
Ewen, Alex. ....	New Westminster, B.C. ....	1,000	200
Foy, J. J., Hon. ....	Toronto, Ont. ....	2,500	500
Fraser, R. L. ....	Victoria, B.C. ....	2,000	400
Flemming, Catharine .....	" .....	500	100
Flemming, Harold .....	" .....	500	100
Flumerfelt, A. C. ....	" .....	1,000	200
Fullerton, J. A. ....	Vancouver, B.C. ....	1,000	200
Forgie, James .....	Buffalo, N.Y. ....	2,500	500
Fortier, Dr. L. E. ....	Montreal, P.Q. ....	5,000	1,000

## SESSIONAL PAPER No. 8

## THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.—Continued.

## LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$
Fell, James.....	Victoria, B.C. ....	1,000	200
Ferguson, J. B. ....	Vancouver, B.C. ....	1,000	200
Ganong, J. E. ....	St. Stephen, N.B. ....	2,500	500
Ganong, G. W. ....	" .....	4,000	800
Gemmill, J. A. ....	Ottawa, Ont. ....	5,000	1,000
Gouinlock, G. W. ....	Toronto, Ont. ....	5,000	1,000
Greenshields, J. N. ....	Montreal, P.Q. ....	15,000	3,000
Graef, Dr. Chas. ....	New York, N.Y. ....	1,000	200
Grover, T. M. ....	Regina, Sask. ....	1,000	200
Haney, M. J. ....	Toronto, Ont. ....	10,000	2,000
Harris, Rev. E. ....	" .....	5,000	1,000
Helmcken, H. D. ....	Victoria, B.C. ....	1,000	200
Hayward, Charles. ....	" .....	2,500	500
Hart, Guy C. ....	Halifax, N.S. ....	2,500	500
Harwood, Wm. ....	Toronto, Ont. ....	600	120
Hassold, Fred. A. ....	Philadelphia, N.Y. ....	200	40
Hart, H. McC. ....	Halifax, N.S. ....	15,000	3,000
Hetherington, Dr. G. A. ....	St. John, N.B. ....	5,000	1,000
Hinton, J. A. ....	Victoria, B.C. ....	1,000	200
Henderson, A. ....	" .....	1,000	200
Hamilton, R. ....	" .....	1,000	200
Howland, Peleg (in trust). ....	Toronto, Ont. ....	10,000	2,000
Howland, Peleg. ....	" .....	2,500	500
Holden, H. S. ....	Syracuse, N.Y. ....	20,000	4,000
Hobbs, W. R. ....	Toronto, Ont. ....	7,500	1,500
Hoare, C. W. ....	Walkerville, Ont. ....	1,000	200
Hood, John. ....	Keewatin, Ont. ....	2,000	400
Horetzky, Chas. G. ....	Toronto, Ont. ....	500	100
Hall, Mrs. Elizabeth. ....	Toronto Junction. ....	200	40
Holmes, Mrs. A. J. ....	Toronto, Ont. ....	1,000	200
Hoare, G. S. ....	Winnipeg, Man. ....	1,000	200
Hart, Mrs. Alice M. ....	Halifax, N.S. ....	5,000	1,000
Irving, T. C. ....	Toronto, Ont. ....	5,000	1,000
Irving, A. S., (Estate). ....	" .....	5,000	1,000
Irving, Judge P. A. ....	Victoria, B.C. ....	10,000	2,000
Jennings, B. ....	Toronto, Ont. ....	1,000	200
Jermyn, C. D. ....	Hamilton, Ont. ....	1,000	200
Jones, F. A. ....	St. John, N.B. ....	5,000	1,000
Jones, Dr. O. M. ....	Victoria, B.C. ....	10,000	2,000
Jackson, W. R. ....	Vancouver, B.C. ....	1,000	200
Jones, Dr. D. L. ....	Victoria, B.C. ....	5,000	1,000
Jones, Dr. J. R. ....	Winnipeg, Man. ....	1,500	300
Kenning, Jas. A. ....	Vancouver, B.C. ....	500	100
Kay, J. B. ....	Toronto, Ont. ....	2,000	400
Kirk, R. D. ....	Antigonish, N.S. ....	4,000	800
Kennedy, James A. ....	St. Thomas, Ont. ....	200	40
Laupman, P. S. ....	Victoria, B.C. ....	5,000	926
Langley, J. P. ....	Toronto, Ont. ....	2,000	400
Lawson, J. H. ....	Victoria, B.C. ....	1,000	200
Lamont, W. H. ....	Toronto, Ont. ....	1,000	200
Lawrence, Dr. F. O. ....	St. Thomas, Ont. ....	1,000	200
Levy, H. E. (in trust). ....	Victoria, B.C. ....	1,000	200
Levy, W. J. ....	Mitchell, Ont. ....	1,000	200
Levy, H. E. ....	Victoria, B.C. ....	1,000	200
Loo Gee Wing. ....	" .....	5,000	1,000
Lee Mong Kow. ....	" .....	2,500	500
Lee Cheong. ....	" .....	2,500	500
Lynch, Miss E. M. ....	Detroit, Mich. ....	2,500	500
Laporte, H. ....	Montreal, P.Q. ....	5,000	1,000
Lachapelle, Dr. E. P. ....	" .....	2,500	500
Macdonald, Dr. A. A. ....	" .....	33,500	6,700
McLaughlin, M. (in trust). ....	Toronto, Ont. ....	5,000	1,000
McWilliams, J. J. ....	Buffalo, N.Y. ....	5,000	1,000

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.—Continued.

LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$ cts.
Murray, Mrs. Margaret J	Sooke, B.C.	1,000	200 00
MacKechnie, Dr. L. N	Vancouver, B.C.	1,000	200 00
MacPherson, C. E.	Montreal, P.Q.	4,000	800 00
McGill, C.	Toronto, Ont.	1,000	200 00
McLennan, R. P.	Vancouver, B.C.	1,000	200 00
McPhillips, F.	Toronto, Ont.	1,000	200 00
McAvity, T.	St. John, N.B.	1,000	200 00
MacNab, A.	Walton, Ont.	500	100 00
McCallum, Dr. J. S.	Smith's Falls, Ont.	500	100 00
McIntosh, J.	Derby, N.B.	500	100 00
McLaurin, Mrs. Mary.	Woodstock, Ont.	2,000	400 00
Matson, R. H.	Toronto, Ont.	5,500	1,100 00
Matson, J. S. H.	Victoria, B.C.	2,500	500 00
Main, Mrs. Mary J	Hamilton, Ont.	500	100 00
Milne, Dr. G. L.	Victoria, B.C.	10,000	2,000 00
Muntz & Beatty.	Toronto, Ont.	1,000	200 00
Mulloy, C. W.	Aurora, Ont.	2,000	400 00
Murphy, J. E.	Hepworth, Ont.	2,000	400 00
Montague, Hon. W. H.	Winnipeg, Man.	1,000	134 70
Munn, D. J.	Montreal, P.Q.	5,000	1,000 00
Morrison, Mrs. Mary	St. John, N.B.	2,000	400 00
Marsh, A. H.	Toronto	2,000	400 00
Milne, Mrs. Ellen C	Victoria, B.C.	1,000	200 00
Nelson, Chas.	Vancouver, B.C.	1,000	200 00
O'Brien, S.	Victoria, B.C.	1,000	200 00
Oliver, W. E.	"	1,000	200 00
Purdy, D. J., M. L. A.	St. John, N.B.	3,500	700 00
Petrie, J. E.	Derby, N.B.	600	120 00
Phillips, Mrs. Annie E.	Fredericton, N.B.	1,000	200 00
Rogers, Elias	Toronto, Ont.	162,000	32,400 00
Ralston, A. J., (in trust)	"	100,000	20,000 00
Ralston, A. J.	"	51,700	10,340 00
Rostein, J.	Victoria, B.C.	2,000	400 00
Robins, W.	Walkerville, Ont.	1,000	200 00
Robertson, Mrs. S. J.	Hamilton, Ont.	4,000	800 00
Redmond, W. H.	St. John, N.B.	1,000	200 00
Richardson, S. R.	North Toronto, Ont.	500	100 00
Robinson, J.	Millerton, N.B.	5,000	1,000 00
Ross, Frank T.	St. Stephen, N.B.	5,000	1,000 00
Raymond, L. C., (in trust)	Wellsand, Ont.	1,000	200 00
Scott, Mrs. G. Eva.	Victoria, B.C.	1,000	200 00
Scott, N. C.	St. John, N.B.	1,000	200 00
Scovil, Mrs. Helen M	"	1,000	200 00
Scovil, J. J. M.	"	500	100 00
Scovil, Wm. G.	"	500	100 00
Shenstone, J. N	Toronto, Ont.	5,000	1,000 00
Sparling, F.	"	36,000	7,200 00
Spink, J. L.	"	5,000	1,000 00
Stone, Wm	"	31,000	6,200 00
Shallow, F. D.	Montreal, P.Q.	1,000	200 00
Speed, J. W.	Victoria, B.C.	1,000	200 00
Smith, Mrs. S. A.	"	1,000	200 00
Stewart, C. E.	Bobcaygeon, Ont.	1,500	300 00
Smith, Dr. A. D.	Mitchell, Ont.	4,000	800 00
Stuart Bros.	"	1,000	200 00
Squire, Wm.	"	2,000	400 00
Strong, R. S. S.	Galt, Ont.	1,000	200 00
Smith, F. J. D.	Newtonbrook, Ont.	2,500	500 00
Shepherd, J. D.	Toronto, Ont.	1,000	200 00
Stewart, Mrs. Ida A.	Woodstock, Ont.	2,500	500 00
Smith, Alfred M	Wingham, Ont.	500	100 00
Smith, Jonas.	Toronto, Ont.	500	100 00
Todd, Thomas	"	1,000	200 00

## SESSIONAL PAPER No. 8

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.—*Concluded.*LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$ cts.
Tufts, Prof. J. F. . . . .	Wolfville, N.S. . . . .	5,000	1,000 00
Tye, Mrs. A. L. . . . .	Victoria, B.C. . . . .	1,000	200 00
Taylor, W. J. . . . .	" . . . . .	10,000	2,000 00
Vail, C. E. . . . .	St. John, N.B. . . . .	5,000	1,000 00
Vowell, A. W. . . . .	Victoria, B.C. . . . .	1,000	200 00
Vigeon, Harry. . . . .	Toronto, Ont. . . . .	2,000	400 00
Watt, Dr. A. T. . . . .	Victoria, B.C. . . . .	2,000	400 00
Walker, Dr. R. E. . . . .	New Westminster, B.C. . . . .	1,000	200 00
Weber, M. L. . . . .	Elmira, Ont. . . . .	1,000	200 00
Walkie, D. R. . . . .	Toronto, Ont. . . . .	5,000	1,000 00
Wills, Wm. G. . . . .	Mitchell, Ont. . . . .	500	100 00
Walker, J. H. . . . .	Walkerville, Ont. . . . .	7,500	1,500 00
Walker, Mrs. Margaret T. . . . .	" . . . . .	5,000	1,000 00
Wilson, Dr. W. A. . . . .	Derby, N.B. . . . .	500	100 00
Ward, Mrs. Margaret J. . . . .	Hamilton, Ont. . . . .	2,000	400 00
Wilson, W. R. . . . .	Toronto, Ont. . . . .	10,000	2,000 00
Waterbury, H. S. . . . .	" . . . . .	1,000	200 00
York, Joseph . . . . .	Victoria, B.C. . . . .	1,000	200 00
Young, Robt. E. . . . .	Listowel, Ont. . . . .	600	120 00
	Total. . . . .	\$1,000,000	\$199,860 70



## NORTH AMERICAN LIFE ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

John L. Blaikie, President; Hon. Sir Wm. R. Meredith, Edward Gurney, Vice-Presidents; Hon. Senator Sir J. R. Gowan, D. McCrae, J. K. Osborne; J. D. Thorburn, M.D., M. J. Haney, J. N. Lake, W. K. George, L. Goldman, Managing Director; W. B. Taylor, Secretary.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount Subscribed for.	Amount Paid in Cash.
		\$	\$
Allan, Adelaide Harriet .. .. .	Toronto .. .	2,000	400
Blaikie, John L. .... .	" .. .	14,000	2,800
Blake, Hon. Edward, K.C., M.P. .... .	London, Eng. .... .	10,000	2,000
Belcher, Joseph S. (in trust) executors estate of .. .	Halifax, N.S. .... .	2,000	400
Burpee, Hon. Isaac, executors estate of .. .	St. John, N.B. .... .	5,000	1,000
Carruthers, J. B. .... .	Kingston .. .	4,000	800
Carlyle, Jas., M.D., estate Wilhelmina D. Carlyle, executrix .. .	Toronto .. .	6,000	1,200
Davies, Hon. Sir L. H. .... .	Ottawa .. .	7,000	1,400
Gowan, Hon. Senator Sir J. R. .... .	Barrie .. .	13,800	2,760
Gurney, Edward .. .	Toronto .. .	2,000	400
Goldman, L. .... .	" .. .	14,000	2,800
Hewitt, Rev. W. J., estate of .. .	Formby, Eng. .... .	1,700	340
Jarvis, Aemilius .. .	Toronto .. .	12,000	2,400
Kerr, Adelaide Cecil .. .	" .. .	5,000	1,000
Lake, John N. .... .	" .. .	2,500	500
Lovitt, Israel M. .... .	Yarmouth, N.S. .... .	5,000	1,000
Lovitt, Wm. L. .... .	" .. .	5,000	1,000
Manning, Alexander, estate of .. .	Toronto .. .	5,000	1,000
Macdonald, Miss Annie .. .	Montreal, Que. .... .	10,000	2,000
McCabe, William, estate of .. .	Toronto .. .	86,000	17,200
McCrae, D. .... .	Guelph .. .	2,000	400
MacKay, Hugh, executors estate of .. .	Montreal, Que. .... .	2,000	400
McRitchie, Rev. George .. .	Ottawa .. .	5,000	1,000
Osborne, J. K. .... .	Toronto .. .	2,000	400
Proudfoot, Mlle Jessie A. .... .	" .. .	10,000	2,000
Society of the Montreal General Hospital .. .	Montreal, Que. .... .	10,000	2,000
Smith, Larratt W., estate of .. .	Toronto .. .	10,000	2,000
Spinney, Mrs. Annie W. .... .	Yarmouth, N.S. .... .	5,000	1,000
Scott, Mrs. Jessie .. .	Toronto .. .	10,000	2,000
Thorburn, James, M.D., estate of .. .	" .. .	17,000	3,400
Thompson, Rev. John, D.D., estate of .. .	Sarnia .. .	15,000	3,000
	Total .. .	\$300,000	\$60,000

## SESSIONAL PAPER No. 8

## THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at December 31, 1905).

President, Thos. H. Purdom; Vice-Presidents, Thos. Long, W. S. Calvert; John Milne, Managing Director; J. D. Balfour, Medical Director; Lord Strathcona and Mount Royal, John Ferguson, N. H. Stevens, Francis Love, John Purdom, Matthew Wilson, John Davis, M. McGugan Charles Jenkins.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Armstrong, G. W.	London, Ont.	1,000	100
Atkinson, T. R.	Simcoe, Ont.	1,000	1,000
Amyot, G. E.	Quebec	2,500	1,250
Ahearn, Thomas.	Ottawa	2,000	2,000
Bartlett, Alex.	Windsor, Ont.	1,000	100
Balfour, J. D.	London, Ont.	20,100	1,250
Bell, Walter	"	5,000	5,000
Bull, T. H.	Toronto	1,000	100
Blair, Wm.	London, Ont.	1,000	100
Beemer, Frank, M.D.	Hamilton, Ont.	500	50
Ballantyne, Mrs. R. M.	Montreal.	100	100
Bowes, J. G.	Hamilton.	1,000	100
Barker, Samuel	"	1,000	100
Barron, W. C.	London, Ont.	1,000	100
Beatty, J. H., estate	Toronto, Ont.	1,000	100
Brenner, O. E.	London, Ont.	1,000	100
Bickerdike, R.	Montreal	1,000	100
Ballantyne, R. M.	"	1,000	100
Ballantyne, Hon. Thos.	Stratford	2,000	200
Ballantyne, Thos., jr.	"	500	50
Bell, A. T.	Tavistock, Ont.	1,000	1,000
Bayley, C. H.	London, Ont.	1,000	100
Brennan, H. H.	Ottawa	10,000	1,000
Balfour, Alice C.	Montreal	200	200
Brownlee, Milne, M.D.	Woodstock, Ont.	1,500	150
Baskerville, P., estate of.	Ottawa	5,000	5,000
Boswell, A. W.	Quebec	1,000	250
Boswell, J. K.	"	1,000	250
Breakey, John	"	5,000	5,000
Bate, H. N.	Ottawa.	4,000	2,200
Belcourt, N. A., M.P.	"	500	500
Cameron, D. M.	London, Ont.	1,000	100
Campbell, C. T., M.D.	"	1,000	100
Campbell, J. B., M.D., estate.	"	3,000	300
Calvert, W. S., M. P.	Strathroy, Ont.	13,600	500
Clark, William	Newbury, Ont.	500	500
Catto, John	Toronto	1,000	100
Coutts, John	Thamesville, Ont.	500	100
Cattermole, J. F., M.D.	Toronto	500	500
Cattermole, Mrs. J. F.	"	500	500
Cochrane, John	Ridgetown, Ont.	500	50
Coyne, J. H.	St. Thomas, Ont.	1,000	100
Cummer, J. H.	Hamilton.	1,000	100
Campbell, Manson	Chatham, Ont.	5,000	500
Charlebois, A.	Montreal.	1,000	100
Cornelle, C. C.	"	1,000	100
Campbell, P. R.	Ridgetown, Ont.	500	50
Cleary, Miss E. E. Francis	Windsor, Ont.	100	100
Coffee, T. P., estate	Toronto	1,000	100
Cox, Hon. G. A.	"	1,300	1,000
Comstock, W. H.	Brockville, Ont.	5,000	5,000
Davis, John.	Windsor, Ont.	13,600	500
Davey, T. G.	Toronto	1,000	100
Dewar, Rebecca.	London, Ont.	1,000	100
Durand, Andrew	"	2,000	200
Davies, Wm.	Toronto	5,000	5,000
Dufton, E. T.	Stratford, Ont.	1,000	100
Duncan, Helen M.	Chatham, Ont.	2,000	200

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## NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Drummond, Sir G. A.	Montreal	2,000	200
Ducharme, G. N.	St. Cuneconde, Que.	2,000	200
Dickson, Robert.	St. Mary's, Ont.	5,000	500
Davey, P. N., M.D.	Duart, Ont.	1,000	100
Davey, Mrs. Isabella.	Detroit, Mich.	1,000	1,000
Dignan, R. H.	London, Ont.	1,000	100
Dunn, T. D., estate of.	Quebec	2,000	2,000
Dupuis, A. B.	"	1,000	1,000
Dymont, E. A.	Thessalon, Ont.	5,000	500
Dunnett, James	Ottawa	1,000	100
Eckert, Mrs. Maria	London, Ont.	5,000	500
Elliott, Mrs. Maria.	"	5,000	500
English, Wm	Petrolea, Ont.	1,000	1,000
Evans, J. P.	London, Ont.	1,000	100
Elliot, Chas. H.	"	1,000	100
Edwards, Hon. W. C.	Rockland, Ont.	2,000	200
Englehart, J. L.	Petrolea, Ont.	2,500	1,250
Flemming, O. E.	Windsor, Ont.	3,000	300
Ferguson, Miss M. I.	Thamesville, Ont.	5,000	500
Ferguson, Jas. N.	Ottawa	1,000	600
Ferguson, James	Thamesville, Ont.	5,000	5,000
Fraser, R. N., M.D.	"	2,000	200
Ferguson, John	London, Ont.	18,600	1,000
Fraser, John	Petrolea, Ont.	1,000	100
Fraser, Miss Margaret	Quebec	500	500
Fraser, Mrs. C. E.	"	500	500
Fraser, Mrs. Andrew	"	1,000	1,000
Fairbank, J. H.	Petrolea, Ont.	2,000	2,000
Forbes, G. D.	Hespeler, Ont.	1,000	1,000
Forbes, Mrs. Isabella R.	Ottawa	1,000	1,000
Ferguson, A. J.	St Thomas, Ont.	1,000	100
Graham, Alex., M.D., estate.	London, Ont.	1,000	100
Gibson, Hon. Wm.	Beamsville, Ont.	1,000	100
Grant, James, estate of Mrs. Samantha	London, Ont.	500	50
Graham, R. M., estate of.	"	1,500	150
Greer, B. W.	"	1,000	100
Greer, A. B.	"	1,000	100
Garvey, John	"	1,000	100
Garrett, Joshua	"	1,000	100
Graham, A. D., M.D.	Bothwell, Ont.	1,000	100
Graham, F. L., M.D.	Lobo, Ont.	1,000	100
Geoffrion, Hon. C. A., estate.	Montreal	1,000	1 000
Garvey, C. M., estate of.	Sarnia, Ont.	1,000	100
Gray, R. A., A.I.A.	Toronto	1,000	100
Gillard, William	Stratford, Ont.	1,000	1,000
Govenlock, W. M.	London, Ont.	1,000	100
Hamilton, E.	Ottawa	2,500	2,500
Harris, G. B.	London, Ont.	500	500
Hanavan, M. J., M.D., estate of	"	1,000	100
Holmes, T. K., M.D.	Chatham, Ont.	5,000	500
Hickey, W. R.	Bothwell, Ont.	1,000	100
Harper, C. A.	Toronto	2,500	250
Hughes, Miss E. N., and J. C. Douglas, in trust.	St. Thomas and Sarnia	2,000	200
Houston, Wm.	Toronto	500	25
Hoare, C. W., M.D.	Walkerville, Ont.	500	500
Huot, Philip	Quebec	1,000	1,000
Irving, Mrs. Isabella.	St. Mary's Ont.	1,000	100
Irving, T. C.	Toronto	1,000	100
Jackson, J. A.	Petrolea, Ont.	2,000	2,000
Jackson, Robert.	"	2,000	2,000
Jarvis, Mrs. Phoebe.	Mt. Brydges, Ont.	5,000	500
Johnston, Mrs. Jessie H.	Fernie, B.C.	1,000	1,000
Johnston, M. B.	St. Thomas, Ont.	1,000	100
Jarvis, A. J.	London, Ont.	1,000	100

## SESSIONAL PAPER No. 8

## NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
Jenkins, Charles.....	Petrollea, Ont.....	5,000	5,000
Jull, Mary.....	Ridgetown, Ont.....	500	50
King, Miss Emma.....	Quebec.....	2,500	500
King, Charles.....	".....	2,500	250
Kent, Thomas.....	London, Ont.....	1,000	100
Klopfer, C.....	Guelph, Ont.....	6,000	600
Kay, John B.....	Toronto.....	2,000	200
Kerr, John.....	Petrollea, Ont.....	1,000	100
Kerr, James.....	".....	1,000	1,000
Keyes, Perley G.....	Ottawa.....	1,000	1,000
London and Canadian Loan Agency.....	Toronto.....	5,000	5,000
Lindley, Mrs. Margaret E.....	Ingersoll, Ont.....	500	500
Long, Thomas.....	Toronto.....	13,600	500
Love, Francis.....	London, Ont.....	13,600	500
Leckie, John.....	Toronto.....	500	50
Luscombe, T. H.....	London, Ont.....	500	50
Lumley, G. W., M.D.....	Detroit, Mich.....	1,000	100
Logan, J. M.....	London, Ont.....	1,000	100
Leitch, C. St. Clair.....	Dutton, Ont.....	500	50
Lawrence, F. O., M.D.....	St. Thomas, Ont.....	1,000	100
Little, R. A.....	London, Ont.....	2,000	200
Little, H. A.....	Woodstock.....	1,000	100
Lowell, J. A., estate of.....	Niagara Falls, Ont.....	5,000	500
Langford, C. B., M.D.....	Blenheim, Ont.....	1,000	100
Labatt, Theodore.....	Montreal.....	1,000	100
LeMoine, Gaspard.....	Quebec.....	500	500
Lockhart, R. J., M.D.....	Hespeler, Ont.....	500	100
Laidlaw, Miss Agnes.....	London, Ont.....	500	50
Matheson, Mary.....	St. Mary's.....	5,000	1,000
Mills, Miss Alice Maud.....	Ridgetown.....	500	500
Mills, Nathaniel.....	London, Ont.....	21,100	4,925
Mills, N., in trust.....	".....	22,500	3,600
Mills, John.....	".....	1,000	100
Marshall, John, estate of.....	".....	500	50
Mickleborough, Wm.....	St. Thomas, Ont.....	1,000	1,000
Mills, W. R.....	Hamilton, Ont.....	1,000	100
Marshall, Wm.....	Ottawa.....	1,000	100
Macklin, Henry.....	London, Ont.....	1,000	100
Meredith, Charles.....	Montreal.....	1,000	100
Mann, William.....	".....	1,000	100
Mulholland, Jos., estate of.....	".....	2,000	200
Milne, David.....	Sarnia, Ont.....	1,000	200
Middleton, J. T.....	Hamilton, Ont.....	1,000	100
Mann, W. J.....	Aylmer, Ont.....	1,000	100
Mann, F. H.....	Windsor, Ont.....	2,000	2,000
Mearns, John, M.D.....	Woodstock, Ont.....	1,000	100
Martin, Hon. Jas.....	Vancouver, B.C.....	1,000	100
Mills, Nelson.....	Marysville, Mich.....	5,000	5,000
Mulloy, Nelson, M.D.....	Preston, Ont.....	2,500	500
Moore, Mrs. Elizabeth.....	St. Mary's, Ont.....	5,000	500
Milne, John.....	London, Ont.....	16,600	800
Mackay, Robert.....	Montreal.....	5,000	5,000
McFarlane, A. Maude R.....	".....	400	200
McKillop, J. B.....	London, Ont.....	500	50
McDonald, Jerry.....	".....	500	50
McEvoy, A. M.....	".....	500	50
McGuigan, M., M.P.....	Mt. Brydges, Ont.....	13,600	500
Mackenzie, D.....	London, Ont.....	2,000	200
McCoubrey, A.....	".....	500	50
McAlpine, Mrs. Mary.....	Glencoe, Ont.....	5,000	500
McIntyre, A. M.....	Dutton, Ont.....	5,000	500
MacLaren, David.....	Ottawa.....	5,000	5,000
MacLaren, Albert.....	Buckingham, Que.....	2,000	2,000
Mackay, James.....	Hamilton, Ont.....	1,000	100

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## NORTHERN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid in cash.
		\$	\$
McKinnon, Miss Frances.....	Hamilton, Ont.....	1,000	100
Mellwraith, J. F.....	".....	1,000	100
McLaren, Alex., M.D.....	London, Ont.....	1,000	100
McKinlay, James.....	Ridgetown, Ont.....	5,000	500
McNaughton, F., M.A., M.D.....	Shawville, Que.....	1,500	150
McCully, Jonathan, M.D.....	Cedar Springs, Ont.....	5,000	500
McNamee, F. B.....	Montreal.....	1,000	100
McCaughy, W. D.....	Quebec.....	1,000	100
McMillan, James.....	Belmont, Ont.....	500	50
McDonald, James.....	London, Ont.....	500	50
McLarty, D., estate of.....	St. Thomas, Ont.....	1,000	1,000
McCabe, Mrs. Mary.....	Hamilton, Ont.....	1,000	100
McMorran & Davidson.....	Port Huron, Mich.....	2,000	200
McDougall, Francis.....	Ottawa.....	500	500
McGovern, John.....	Campbelltown, N.B.....	1,000	1,000
Nash, B. J., estate of.....	London, Ont.....	1,000	100
Noble, R. D.....	Petrolia, Ont.....	1,000	1,000
Owens, E. W. J.....	Toronto.....	1,000	100
O'Flaherty, John.....	London, Ont.....	1,000	100
Olmstead, Geo. W.....	".....	1,000	100
Oronhyatekha, Dr.....	Toronto.....	5,000	500
Parke, E. J., estate of.....	London, Ont.....	1,000	100
Patton, Louise C.....	Quebec.....	400	200
Purdom, T. H., K.C.....	London, Ont.....	18,600	1,000
Purdom, T. H., in trust.....	".....	17,900	...
Purdom, John.....	".....	18,600	900
Purdom, Alex.....	".....	10,000	1,000
Pveya, A. E.....	".....	1,000	100
Peterson, A. E. W.....	Toronto.....	500	50
Peterson, M. H.....	".....	1,000	100
Paul, Edwin.....	London.....	500	50
Prefontaine, Hon. R.....	Montreal, Que.....	1,000	100
Pope, Edwin.....	Quebec, Que.....	1,000	1,000
Rogers, W. B.....	".....	1,000	1,000
Reid, Thomas.....	Toronto.....	1,000	100
Rowat, T. A.....	London, Ont.....	500	50
Robson, T. E.....	".....	1,000	100
Ross, Hon. A. M., estate of.....	Toronto.....	2,000	500
Ryan, John, estate of.....	".....	5,000	5,000
Raper, William.....	Windsor, Ont.....	1,000	100
Reid, Colin.....	Bothwell, Ont.....	1,000	100
Rodger, David.....	London, Ont.....	1,000	100
Rowe, Margaret J.....	Blenheim.....	5,000	500
Rutherford, George.....	Hamilton.....	1,000	100
Rutherford, Andrew, estate.....	".....	1,000	100
Rutherford, James.....	Blenheim, Ont.....	1,000	100
Renfrew, Eliza J. T., estate of.....	Quebec.....	100	50
Renfrew, Walter C.....	Toronto, Ont.....	400	200
Renfrew, Allan E.....	Toronto.....	400	200
Renfrew, Gordon C.....	Quebec.....	400	200
Routledge, G. A., M.D.....	Lambeth, Ont.....	2,000	200
Reid, Robert, estate of.....	London, Ont.....	2,000	200
Ross, J. T.....	Quebec.....	1,000	1,000
Riopelle, Jos.....	Ottawa.....	1,000	1,000
Robillard, Honoré.....	".....	1,000	1,000
Reford, Robert.....	Montreal.....	2,000	200
Ross, F. W.....	Quebec.....	3,000	3,000
Royal Trust Co.....	Montreal.....	2,000	2,000
Struthers, R. C.....	London, Ont.....	1,000	100
Somerville, C. R.....	".....	1,000	100
Sarvis, R. H.....	".....	1,000	100
Lord Strathcona and Mount Royal.....	Montreal.....	20,000	2,000
Somerville, G. A.....	London, Ont.....	2,500	500
Schoff, Daniel, estate of.....	Clandebye, Ont.....	500	50

## SESSIONAL PAPER No. 8

NORTHERN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		\$	\$
Smith, Larratt W., estate	Toronto	1,000	100
Sharp, A.	London, Ont.	500	50
Stockwell, Caleb.	"	1,000	200
Scane, E. W.	Chatham, Ont.	1,000	100
Stark, John.	Toronto	1,000	500
Stevens, N. H.	Chatham	13,600	500
Sutherland, Wm.	Glencoe, Ont.	10,000	1,000
Sowden, Mary M.	Shipley, Eng.	400	200
Spry, Daniel, estate.	Barrie, Ont.	1,000	100
Samson, J. D., M.D.	Windsor, Ont.	1,000	100
Sale, John.	"	1,000	100
Sherwood, Esther A.	Ottawa.	7,000	1,200
Sutherland, Wm., estate of	Quebec.	1,600	1,600
Shopland, John.	London, Ont.	1,000	100
Shaw, Charles H.	Quebec.	300	300
Shaw, Samuel K.	"	300	300
Shaw, Elizabeth A. D.	"	200	200
Shaver, H. H.	Stevenson, Ont.	5,000	5,000
Sutherland, J. D.	Quebec.	600	600
Symington, Graham	St. Thomas, Ont.	500	50
Taggart, C. S.	Ottawa	1,500	600
Tennant, D. H.	London, Ont.	500	50
Taylor, Charles.	"	1,000	100
Thompson, Walter	Mitchell, Ont.	1,000	100
Thompson, John	Glencoe, Ont.	1,000	100
Thompson, Mrs. John.	"	1,000	100
Tait, D. M.	St. Thomas, Ont.	500	50
Thompson, A. S., M.D.	Strathroy, Ont.	2,000	200
Taylor, W. H.	Chatham, Ont.	500	50
Trestian, Helen B.	Wardsville	500	500
Thibaudeau, Hon. A. A.	Montreal	1,000	1,000
Trenholme, N. W.	"	1,000	100
Turner, Richard.	Quebec.	1,000	100
Taylor, W. J.	London, Ont.	1,000	100
Trenholme, W. H.	Westmount, Que.	1,000	200
Tassé, Emmanuel.	Ottawa	2,000	2,000
Thomas, Mrs. Mary M.	Quebec	2,000	400
Thomas, W. S., in trust	"	1,000	200
Vidal, B. H.	London, Ont.	1,000	100
Vandermede, L. M.	Lambeth, Ont.	1,000	100
Williams, N. S.	London, Ont.	1,600	100
Walker, David.	Toronto	1,000	100
Ward, William.	London, Ont.	1,000	100
Wyatt, Wm.	"	2,000	200
Weekes, W. J., M.D.	"	2,000	200
Walsh Bros.	Stratford, Ont.	1,000	100
Workman, Mrs. Jane	"	1,000	1,000
Wilson, Matthew, K.C.	Chatham, Ont.	36,700	19,100
Wallace, J. C.	Ridgetown, Ont.	2,500	250
Wallace, Mrs. J. C.	"	2,500	250
Weldon, Skelton.	London, Ont.	4,000	400
White, R. S.	Montreal.	1,000	100
Walker, John A., K.C.	Chatham.	1,000	100
Warner, Henry	London, Ont.	1,000	100
Warren, J. J., in trust	Toronto	6,700	7,200
Yates, H. B., M.D.	Montreal.	600	600
Youell, G. W.	Aylmer, Ont.	1,000	100
Young, W. A.	London, Ont.	1,000	100
Total.		\$836,800	\$213,850

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## NOVA SCOTIA FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS (As at December 31, 1905.)

John Y. Payzant, President ; Hon. Wm. Chishom, Vice-President ; John R. Macleod, J. Walter Allison, George S. Campbell, William J. Clayton, Andrew Mackinlay, J. C. Mackintosh.

## LIST OF SHAREHOLDERS—(As at December 31, 1905.)

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$ cts.
Payzant, John Y. . . . .	Halifax	15,000	3,750 00
Est. A. Putnam . . . . .	"	15,000	3,750 00
Mackinlay, Andrew . . . . .	"	2,500	625 00
Hart, Jairus . . . . .	"	4,000	1,000 00
Hobbrecker, A. . . . .	"	10,000	2,500 00
Campbell, G. S. . . . .	"	7,500	1,875 00
Chisholm, Hon. Wm. . . . .	"	10,000	2,500 00
Outhit, C. W. in trust . . . . .	"	2,500	625 00
Outhit, C. W. in trust . . . . .	"	1,000	250 00
Outhit, C. W. in trust . . . . .	"	750	187 50
Outhit, C. W. in trust . . . . .	"	750	187 50
Outhit C. W., in trust . . . . .	"	500	125 00
Stairs, Est. J. F. . . . .	"	10,000	2,500 00
Levisconte, Wm. . . . .	"	2,500	625 00
Lawrence, S. H. . . . .	"	1,250	312 50
Gilpin, Edwin . . . . .	"	500	125 00
Johnson, J. A. . . . .	"	1,000	250 00
DeWolfe, J. E. . . . .	"	1,000	250 00
Shanks, W. A. . . . .	"	500	125 00
Hart, L. . . . .	"	1,000	250 00
Thomson, J. T. . . . .	"	500	125 00
Outhit, C. W. . . . .	"	5,000	1,250 00
Payzant, W. L. . . . .	"	2,000	500 00
Holmes, Isabella . . . . .	"	1,000	250 00
Armstrong, Bennett . . . . .	Kentucky	4,000	1,000 00
Stewart, J. J. . . . .	Halifax	2,000	500 00
Dennis, Wm. . . . .	"	500	125 00
Curry, Dr. M. A. . . . .	"	1,000	250 00
McLarren P. . . . .	"	500	125 00
Wallis, Leander . . . . .	"	300	75 00
Crowell Bros. . . . .	"	1,000	250 00
Clarke, Fred J. . . . .	"	250	62 50
Courtney, T. F. . . . .	"	500	125 00
Hayden, E. P. . . . .	"	400	100 00
Kelly, John F. . . . .	"	500	125 00
Smith, G. M. . . . .	"	1,250	312 50
Lithgow, J. R. . . . .	"	2,000	500 00
Smith, N. . . . .	"	1,000	250 00
Henderson Jos. R. . . . .	"	2,000	500 00
Fraser, J. F. . . . .	"	500	125 00
Robertson, Wm. & Son . . . . .	"	1,000	250 00
Mitchell, Stephen . . . . .	"	1,000	250 00
Franchlyn, Geo. E. . . . .	"	2,500	625 00
Hopgood, Wm. J. . . . .	"	500	125 00
Archibald, Donald . . . . .	"	1,000	250 00
Malcom, Wm. L. . . . .	"	500	125 00
Borden, R. L. . . . .	"	2,500	625 00
Taylor, Bertha L. . . . .	"	500	125 00
McInnes, Hector . . . . .	"	1,000	250 00
Smith, L. M. . . . .	"	1,000	250 00
Webb, W. H. . . . .	"	2,000	500 00
Hattie, R. M. . . . .	"	2,000	500 00
Mitchell, T. . . . .	"	1,000	250 00
Palm, Carl . . . . .	"	1,000	250 00

## SESSIONAL PAPER No. 8

## NOVA SCOTIA FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up for Cash.
		\$	\$ cts.
Archibald, Parker.....	Halifax.....	1,000	250 00
Harris, R. E.....	".....	500	125 00
McInnes, John.....	".....	5,000	1,250 00
Lewis, Archibald.....	".....	2,000	500 00
Greenaway, John.....	".....	1,600	400 00
McLellan, W. E.....	".....	500	125 00
Hunt, J. J.....	".....	500	125 00
Spry, Thomas.....	".....	2,000	500 00
Moir, W. M.....	".....	2,000	500 00
O'Mullin, John C.....	".....	1,000	250 00
Scriven, Jas. A.....	".....	500	125 00
Scriven, W. R.....	".....	500	125 00
Burton, J. W. Est.....	".....	1,250	312 50
Mitchell, Walter.....	".....	1,000	250 00
McManus, A. E.....	".....	1,000	250 00
Blackie, E. S.....	".....	500	125 00
Longard, Chas. H.....	".....	2,500	625 00
Barnes, H. W.....	".....	500	125 00
Allison, J. Walter.....	Dartmouth.....	5,000	1,250 00
McNab, Colin & Co.....	".....	1,000	250 00
McNab, Colin in trust.....	".....	1,000	250 00
Hill, Lewis F.....	".....	5,000	1,250 00
Sterns, L. & Son.....	".....	500	125 00
MacKay, A. H.....	".....	500	125 00
Curry, N.....	Amherst.....	1,000	250 00
McGregor, Rev. D.....	".....	500	125 00
Smith, Chas. R.....	".....	1,000	250 00
Rhodes, N. A.....	".....	1,000	250 00
Morrison, J. H.....	".....	500	125 00
Pickles & Mills.....	Annapolis.....	500	125 00
McCormick, Chas.....	".....	500	125 00
McCormick, Edgar.....	".....	500	125 00
King, A. M.....	".....	500	125 00
McDonald, W. H.....	Antigonish.....	2,000	500 00
Copeland, J. D.....	".....	2,000	500 00
Wilson, Thos. A.....	Bridgewater.....	1,000	250 00
Davison, Frank.....	".....	2,000	500 00
Owen, W. H.....	".....	3,000	750 00
McKay, David.....	".....	1,000	250 00
Barnaby, Sophia.....	".....	1,000	250 00
Dawson, Mary C.....	".....	250	62 50
Dawson, Robert.....	".....	3,000	750 00
Dawson, J. K.....	".....	2,000	500 00
Cashon, W. H.....	".....	1,000	250 00
Powers, Jas. T.....	".....	2,000	500 00
Davison, A. F.....	".....	2,000	500 00
Brown, Percy E.....	Goldboro.....	4,000	1,000 00
Mitchell, Fred J.....	Old Bridgeport.....	2,500	625 00
McDonald, Henry C.....	".....	1,000	250 00
Doull, John.....	Glace Bay.....	1,000	250 00
Mitchell, Jas. A.....	Old Bridgeport.....	1,500	375 00
Richards, T. R.....	Little Bras d'Or.....	500	125 00
Lynch, Mary E. L. N.....	Digby.....	1,000	250 00
Smith, Lady Sarah.....	Dorchester.....	200	50 00
Young, C. E.....	Falmouth.....	2,000	500 00
McArel Henry.....	Glace Bay.....	3,000	750 00
Burchell, D. M.....	".....	1,250	312 50
McDonald, Hon. Wm.....	".....	500	125 00
McCawley, Stewart.....	".....	500	125 00
Pickup, S. W. W.....	Granville Ferry.....	1,000	250 00
Willett, Walter.....	".....	500	125 00
Garton, John W.....	Winnipeg.....	600	150 00



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## NOVA SCOTIA FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$ cts.
North, J. B. ....	Hantsport. ....	2,500	625 00
Tully, Benjamin W. ....	Halifax. ....	500	125 00
Bain, H. M. ....	Kentville. ....	200	50 00
Snaddon, Geo. E. ....	Liverpool. ....	500	125 00
Pyke, John George. ....	" .....	1,000	250 00
Farish, Henry G. ....	" .....	500	125 00
Young, J. W. Est. ....	Lunenburg. ....	1,000	250 00
Kaulbach, Edwin E. ....	" .....	2,000	500 00
Rudolph, Edna H. ....	" .....	1,000	250 00
Morash, Allan R. ....	Lunenburg. ....	1,000	250 00
Owen, Daniel M. ....	" .....	1,000	250 00
King, Jas. W. ....	" .....	1,000	250 00
Smith, Freeman G. ....	" .....	500	125 00
Mader, C. U. ....	Mahone Bay. ....	1,000	250 00
Mills, J. W. ....	" .....	1,000	250 00
Zwicker, P. B. ....	" .....	1,000	250 00
Colp, W. E. ....	" .....	1,000	250 00
Sponagle, J. A. ....	Middleton. ....	1,000	250 00
Jones, T. R. ....	" .....	1,000	250 00
Dand, Raymond. ....	New Glasgow. ....	2,500	625 00
Miller, C. J. ....	" .....	2,500	625 00
Cantley, Thomas. ....	" .....	5,000	1,250 00
Graham, Harvey. ....	" .....	10,000	2,500 00
McGregor, J. Heywood. ....	" .....	1,250	250 00
Sutherland, H. T. ....	" .....	2,500	625 00
McNeil, W. P. ....	" .....	2,500	625 00
Jennison, J. L. ....	" .....	2,000	500 00
Ritchie, Henry. ....	" .....	1,000	250 00
Fraser, Hon. D. C. ....	" .....	1,000	250 00
McColl, Archibald. ....	" .....	1,000	250 00
Rood, C. L. ....	" .....	4,000	1,000 00
Carmichael & Co., J. W. ....	" .....	1,000	250 00
Donkin, Hiram. ....	North Sydney. ....	1,000	250 00
Thompson, A. C. ....	" .....	3,500	875 00
Thompson, Eliza J. ....	" .....	2,500	625 00
Flowers, Archibald. ....	" .....	2,000	500 00
McLean, John W. ....	" .....	1,250	312 50
McKay, J. J. ....	Pictou. ....	1,000	250 00
McKenna, A. ....	" .....	1,000	250 00
Sutherland, D. R. ....	" .....	500	125 00
McPhail, Edmund Q. ....	" .....	1,000	250 00
Fisher, Alick. ....	" .....	1,000	250 00
Russel, Jas. A. ....	" .....	1,600	400 00
Elliott, G. H. ....	" .....	500	125 00
Grant, J. Smith. ....	" .....	500	125 00
Murray, D. A. ....	River John. ....	500	125 00
Fraser, Jas. W. ....	Scotsburn. ....	500	125 00
Whitman, Geo. W. ....	Southampton. ....	300	75 00
Cooper, R. H. ....	Springhill. ....	1,000	250 00
Macleod, A. H. ....	" .....	1,000	250 00
McKinnon, A. ....	" .....	1,000	250 00
Hargreaves, C. ....	" .....	1,000	250 00
Soley, J. D. ....	" .....	1,000	250 00
McKay, Clinton, estate of. ....	" .....	500	125 00
LeFurgey, J. E. ....	Summerside. ....	4,000	1,000 00
Travis, C. B. ....	Sydney. ....	5,000	1,250 00
Ross, A. C. ....	" .....	2,500	625 00
Lorway, Chas. ....	" .....	2,000	500 00
Moseley, Edgar W. ....	" .....	1,000	250 00
Harrington, Reynolds. ....	" .....	1,000	250 00
Wetmore, C. B. ....	" .....	1,250	312 50
McCormick, John. ....	Sydney Mines. ....	500	125 00

## SESSIONAL PAPER No. 8

## NOVA SCOTIA FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$ cts.
Sutherland, Henry.....	Sydney Mines.....	1,000	250 00
Wentworth, Jas.....	Truro.....	1,000	250 00
Tremaine, Rufus A.....	".....	500	125 00
McKenzie, Hugh.....	".....	500	125 00
Schurman, Fred. B.....	".....	1,000	250 00
Dickie, M.....	".....	2,500	625 00
Kaulback, J. A.....	".....	2,000	500 00
Truro Knitting Mills Co. Ltd.....	".....	5,000	1,250 00
Langille, M. K.....	".....	1,000	250 00
Bowers, E. C.....	Westport.....	250	62 50
McDonald, George.....	Westville.....	1,000	250 00
Curry, Rufus.....	Windsor.....	2,000	500 00
Morris, D. H., estate of.....	".....	1,000	250 00
Blanchard, John W.....	".....	2,000	500 00
Murphy, Fred. F.....	".....	1,000	250 00
Dunock, J. Wesley.....	".....	500	125 00
Benjamin, S. P.....	Wolfville.....	2,000	500 00
Thomson, George.....	".....	1,000	250 00
Oakes, I. B.....	".....	1,000	250 00
DeWitt, George E.....	".....	1,000	250 00
Barss, Howard J.....	".....	2,000	500 00
Chase, W. H.....	".....	2,000	500 00
Smith, Elliott J.....	".....	1,000	250 00
Wallace, John W.....	".....	1,000	250 00
Wallace, G. H.....	".....	1,000	250 00
Barss, Andrew deW.....	".....	1,000	250 00
Ells, Mary A.....	".....	1,000	250 00
McKenna, Abner J.....	".....	1,000	250 00
Harvey, T. L.....	".....	500	125 00
Starr, C. R. H.....	".....	250	62 50
Cair, Robert.....	Yarmouth.....	6,000	1,500 00
Cann, Chas. W.....	".....	500	125 00
Killam, John H.....	".....	2,000	500 00
Lovitt, L. A.....	".....	2,000	500 00
Bingay, Jacob.....	".....	2,000	500 00
Eakins, R. S.....	".....	500	125 00
Porter & Pendrigh.....	".....	500	125 00
Law, Agnes M.....	".....	500	125 00
Law, Bowman B.....	".....	500	125 00
Munro, George W.....	Wolfville.....	500	125 00
Godfrey, Chas. G.....	Yarmouth.....	500	125 00
Elliott, C. C.....	Pictou.....	500	125 00
Cann, H. Bradford.....	Yarmouth.....	500	125 00
Murray, Hon. G. H.....	Halifax.....	2,500	625 00
Smith, Mary St. B. McNeil.....	Hollingwood.....	4,400	1,100 00
Cummings, Mrs. S. L.....	Truro.....	1,000	250 00
Cummings & Rennie.....	".....	1,000	250 00
Harvey, Fred. C.....	".....	1,000	250 00
Stanfield, H. M.....	".....	2,000	500 00
Emmett, J. H.....	Halifax.....	1,000	250 00
Clayton, Wm. J.....	".....	2,500	625 00
Buckley, Wm. P.....	".....	500	125 00
Austen, J. H.....	".....	400	100 00
Dow, James.....	".....	1,000	250 00
McQueen, J. T.....	New Glasgow.....	1,000	250 00
Elms, Bessie A.....	Windsor.....	1,000	250 00
McKenna, Emma L.....	Wolfville.....	1,900	475 00
Miller, Boyd D.....	Halifax.....	1,250	312 50
McLean & Freeman.....	Bridgewater.....	1,000	250 00
Morley, F & J.....	Sydney.....	500	125 00
Taylor, Ottilie L.....	Amherst.....	1,000	250 00
Kirkpatrick, Dr. E. A.....	Halifax.....	1,000	250 00

NOVA SCOTIA FIRE INSURANCE COMPANY.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up in Cash.
		\$	\$ cts.
Redden, A. W. ....	Halifax.....	1,000	.....
Walker, W. H. ....	Dartmouth.....	1,000	.....
Forbes, Duncan.....	New Glasgow.....	500	.....
Borned, G. W. ....	Wolfville.....	500	.....
Delap, Capt. J. A. ....	Granville Ferry.....	1,000	.....
Anderson, Jessen. ....	Lunenburg.....	1,000	.....
Forbes, Hon. F. G.. ....	Liverpool.....	1,000	.....
Ferguson, Neil.....	Sydney.....	1,000	.....
Wallace, H. N. ....	Halifax.....	2,500	625 00
Kinsman, Fred S. ....	Truro.....	500	125 00
Mackintosh, J. C. & Co.....	Halifax.....	10,100	2,525 00
Mackintosh, J. C. ....	".....	7,500	1,875 00
		421,850	100,800 00

## SESSIONAL PAPER No. 8

## THE ONTARIO ACCIDENT INSURANCE COMPANY

## LIST OF DIRECTORS—(As at December 31, 1905).

Arthur L. Eastmure, President and Managing Director; Francis J. Lightbourn, J. N. Shenstone, W. H. Pearson, J. Herbert Mason, Thomas Fyshe, J. F. Smith, K. C., G. W. Monk, W. R. Brock, J. Herbert Mason.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed.	Amount paid in Cash.
		\$	\$
Allen, A. W. ....	Toronto .....	150	60
Goulding, H., estate of late .....	" .....	500	150
Caldecott, S. ....	" .....	50	20
Weston, G. H. ....	" .....	250	75
Weston, E. O. ....	" .....	250	75
Jackes, Joseph, estate of late .....	" .....	500	150
Heintzman, Theodore, estate of late .....	" .....	1,000	400
Davis, W. J. ....	" .....	250	75
Henderson, W. R. ....	" .....	250	75
Beardmore, W. D. ....	" .....	1,000	500
Davies, Robert H. ....	" .....	1,000	300
Langlois, Herbert .....	" .....	1,000	300
Dusseau, L. V. ....	" .....	500	150
Miller, D. ....	" .....	250	50
Lightbourn, E. T. ....	" .....	1,000	100
Henderson, R. B. ....	" .....	150	45
Watlington, J. H. ....	" .....	150	60
Fleming, F. A. ....	" .....	250	250
Taylor, J. McP. ....	" .....	250	75
Winlow, F. J. ....	" .....	250	75
Wood, Mrs. B. V. T. ....	" .....	250	250
Scott, J. C. ....	" .....	250	250
Rolph, Smith & Co. ....	" .....	750	225
Mason, J. Herbert .....	" .....	1,000	1,000
Hebden, E. F. ....	" .....	250	75
Foy, J. J., K.C. ....	" .....	250	75
McDougall, Judge. ....	" .....	250	75
Brush, Seeley B. ....	" .....	150	45
Ross, Frederick J. ....	" .....	250	75
Renfrew, A. E. ....	" .....	250	100
Monk, G. W. ....	" .....	1,000	400
Hewson, F. B. ....	Niagara .....	500	150
Wilcox, C. S. ....	Hamilton .....	250	250
Steedman, J. P. ....	" .....	250	250
Edwards, T. S. ....	Iroquois .....	150	15
Macpherson, A. ....	Markdale .....	150	45
Ingersoll Packing Co. ....	Ingersoll .....	250	75
Henderson, Mrs. E. G. ....	St. John, N.B. ....	250	75
Smith, F. C. ....	" .....	100	40
Thorne, R. Ward. ....	" .....	150	50
Skinner, Hon. C. N. ....	" .....	500	150
Woolverton, Dr. A. ....	Hamilton .....	250	75
Stewart, T. J. ....	" .....	250	75
Coburn, H. P. ....	" .....	250	75
Ambrose, Walter. ....	" .....	500	500
Ambrose, R. S. ....	" .....	500	150
Ambrose, H. S. ....	" .....	250	100
Bethune, Kenneth .....	" .....	250	75
Neill, A. T. ....	" .....	500	150
Muntz and Beatty .....	Toronto .....	500	500
Boeckh, E. C. ....	" .....	500	150
Douglas, W. J. ....	" .....	500	150
Toronto Lithographing Co. ....	" .....	500	150
Hazlitt, Miss Mary .....	" .....	1,500	1,500

THE ONTARIO ACCIDENT INSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in Cash.
		\$	\$
Spencer, J. . . . .	Washington, D.C. . . . .	500	500
Oswald, Mrs. M. S. . . . .	Detroit, Mich. . . . .	500	500
McMillan, A. E. . . . .	Toronto . . . . .	250	75
Meredith, M. E. . . . .	Ottawa . . . . .	550	275
Nauton, M. R. . . . .	.. . . .	550	275
Ardagh, Mrs. V. I. . . . .	.. . . .	550	275
Noxon, Georgie E. . . . .	Toronto . . . . .	250	75
Smith, Dr. Larratt W. . . . .	Toronto . . . . .	2,500	1,250
Lightbourn, Mrs. A. S. . . . .	" . . . . .	250	100
Lightbourn, Miss L. A. . . . .	" . . . . .	150	60
Lightbourn, Miss E. L. . . . .	" . . . . .	150	60
Brown, Richard. . . . .	" . . . . .	500	150
Cassels, D. S. . . . .	" . . . . .	250	250
Buchan, J. L. . . . .	" . . . . .	250	75
McCormack, R. L. M. . . . .	" . . . . .	250	100
Gibson, R. E. . . . .	" . . . . .	500	200
Cox, E. W. . . . .	" . . . . .	250	75
Stimson, G. A. . . . .	" . . . . .	250	250
Clarkson, E. R. C. . . . .	" . . . . .	500	500
Cross, W. H. . . . .	" . . . . .	500	500
Thomas, A. W. . . . .	" . . . . .	750	300
Wright, Joseph . . . . .	" . . . . .	250	125
Smith, C. C. . . . .	" . . . . .	250	125
Cox, F. G. . . . .	" . . . . .	250	75
Briggs, S. E. . . . .	" . . . . .	250	75
Lawrence, J. W. . . . .	" . . . . .	250	75
Firstbrook, John . . . . .	" . . . . .	250	100
Simpson, Joseph, estate of . . . . .	" . . . . .	250	75
McBride, R. H. . . . .	" . . . . .	250	75
Robertson, Thomas. . . . .	" . . . . .	250	75
Fenson, John . . . . .	" . . . . .	500	150
Fenson, G. H. . . . .	" . . . . .	250	75
Pearson, W. H. . . . .	" . . . . .	2,500	2,500
Shenstone, J. N. . . . .	" . . . . .	2,500	2,500
Eastmure, L. H. . . . .	" . . . . .	1,500	425
Eastmure, Mrs. L. H. . . . .	" . . . . .	250	225
Eastmure, A. L. . . . .	" . . . . .	3,656	1,345
Eastmure & Lightbourn. . . . .	" . . . . .	25,150	10,855
Lightbourn, F. J. . . . .	" . . . . .	1,500	425
Lightbourn, Mrs. F. J. . . . .	" . . . . .	750	225
Smith, J. E. B. . . . .	" . . . . .	250	100
Smith, professor Goldwin. . . . .	" . . . . .	2,500	2,500
Dixon, B. Homer. . . . .	" . . . . .	1,000	300
Mme Rochereau de la Sablière . . . . .	" . . . . .	250	75
M. Charles de la Sablière . . . . .	" . . . . .	1,750	525
Smith, J. F., K.C. . . . .	" . . . . .	1,000	500
Hammond, H. C. . . . .	" . . . . .	500	156
Brock, W. R. . . . .	" . . . . .	1,000	400
Cosgrave, L. J. . . . .	" . . . . .	500	150
Wickett, S. R. . . . .	" . . . . .	250	75
Davies, William. . . . .	" . . . . .	5,000	2,500
Davies, Mrs. W. . . . .	" . . . . .	2,500	1,250
Gordon, Mrs. C. F. . . . .	" . . . . .	500	500
Playfair, J. S. . . . .	" . . . . .	500	150
Foy, John . . . . .	" . . . . .	250	75
Robinson, C., K.C. . . . .	" . . . . .	1,000	300
Dundas, Miss L. . . . .	" . . . . .	250	75
Leitch & Turnbull. . . . .	Hamilton. . . . .	250	100
Campbell, A. McT. . . . .	Winnipeg, Man. . . . .	250	75
Fyshe, Thomas. . . . .	Montreal. . . . .	1,000	400
Lewis, Lansing. . . . .	" . . . . .	250	75
Curry, Dr. M. A. . . . .	Halifax, N.S. . . . .	250	75
Kenny, T. E., M.P. . . . .	" . . . . .	500	150

## SESSIONAL PAPER No. 8

ONTARIO ACCIDENT INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in Cash.
		\$	\$
Roberts, Frank. ....	Halifax, N.S. ....	250	75
Grant, John ....	Brockville ....	1,000	500
Gill, John M. ....	" ....	500	500
Robertson, J. F. ....	St. John N.B. ....	500	150
Bourke, Thomas L. ....	" ....	500	200
Blair, Hon. A. G. ....	" ....	500	200
Trueman, C. D. ....	St. John N.B. ....	150	60
Finn, M. A. ....	" ....	250	100
Milligan, R. ....	" ....	250	75
Bantfield, John J. ....	Vancouver, B.C. ....	500	150
Hamersley, A. S. ....	" ....	150	45
Johnston, J. I. ....	" ....	250	75
Coulthard, W. B. ....	Fredericton, N.B. ....	250	100
Graves, F. T. ....	Ottawa ....	250	75
Morris, W. D. ....	" ....	250	75
Stephens, A. J. ....	" ....	250	75
Wallace, E. ....	" ....	250	75
Addy, Dr G. A. B. ....	St. John, N.B. ....	300	120
Tilden, J. H. ....	Hamilton ....	500	150
Green, F. W. ....	Halifax, N.S. ....	100	30
Wadland, Henry. ....	Woodstock, Ont. ....	250	75
Peine, Louis. ....	New Hamburg, Ont. ....	150	45
Coulthard, Dr G. E. ....	Fredericton, N. B. ....	250	125
Beer, Dr F. D. ....	Charlottetown ....	150	60
Beer, Lemuel L. ....	" ....	200	80
Beer, E. H. ....	" ....	200	80
Oldright, William. ....	Toronto ....	250	100
Grass, R. ....	" ....	1,000	300
Grass, S. M. ....	" ....	500	150
Weddell, R. ....	Trenton ....	1,000	300
McAuliff, M. ....	Lachine ....	1,000	300
Flavelle, J. W. ....	Toronto ....	2,500	750
Philip, D. L. ....	Brantford ....	100	100
Verity, M. ....	" ....	100	100
Total. ....	.....	\$105,050	\$51,420

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## THE OTTAWA FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

Charles Magee, President; C. Berkeley Powell, M.L.A., 1st Vice-President; C. Ross, 2nd Vice-President; C. Jackson Booth, Denis Murphy, Hon. W. C. Edwards, Senator, Allan Francis, W. S. Odell, C. C. Ray, Bennett Rosamond.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Amount Subscribed for.	Amount Paid in Cash.
	\$	\$
Allan, J. Roberts .....	6,100	2,440
Allan and Flenung .....	3,050	1,220
Arnoldi, King (estate of).....	600	240
Barnet, A. ....	2,500	1,000
Bédard, A. N. ....	1,000	400
Booth, C. Jackson .....	6,100	2,440
Booth, J. R. ....	6,100	2,440
Brennan, J. C. ....	2,500	1,000
Browne, J. C. ....	1,250	500
Brunet, Rev. A. ....	500	200
Bryson, Hon. Geo. ....	1,250	500
Bryson, George J. ....	500	200
Bryson, Jas. W. ....	500	200
Buell, Margaret W. ....	5,000	2,000
Burn, Geo. ....	1,550	620
Butterworth, C. A. ....	1,550	620
Carmichael, Thos. D. ....	250	100
Carson, John. ....	1,000	400
Clemow, Hon. F. (estate of) .....	3,050	1,220
Corporation of Ottawa College .....	2,500	1,000
Cox, R. M. ....	6,000	2,400
Campbell, W. J. ....	900	360
Crichton, W. M. ....	250	100
Deguire, Rev. J. C. W. ....	600	240
Devlin, R. J. ....	6,100	2,440
Edwards, The W. C. Co., Limited.....	6,100	2,440
Ewart, D. ....	500	200
Ewart, J. A. ....	300	120
Farrier John W. ....	300	120
Finnie, D. M. ....	1,050	620
Fleck, Alexander.....	1,550	620
Fleck, A. W. ....	1,550	620
Fraucis, Allan.....	2,500	1,000
Garvoch, Alexander.....	250	100
Gemmill, J. A. ....	6,000	2,400
Gillies, James.....	3,050	1,220
Goodeve, Chas. ....	1,200	480
Graham, Dr. K. D. ....	6,100	2,440
Henderson, G. F. (in trust).....	6,100	2,440
Heney, F. A. ....	2,500	1,000
Hennessy, J. W. ....	250	100
Hogg, W. D. ....	3,050	1,220
Jackson, J. A. ....	300	120
Larmonth, P. ....	2,500	1,000
Lavoie, J. M. ....	1,250	500
Lord, John W. ....	250	100
Lumsden, A. (estate of).....	6,100	2,440
McCarthy, H. F. ....	250	100
Mackie, Thos. ....	2,500	1,000
Maclaren, David.....	3,050	1,220
McGee, John J. ....	2,300	920
McLachlin, Bros. ....	3,050	1,220
McLachlin, Claude (estate of).....	3,050	1,220
Magee, Charles .....	6,900	2,760

## SESSIONAL PAPER No. 8

OTTAWA FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Amount Subscribed for.	Amount Paid in Cash.
	\$	\$
Marler W. Lake Mgr. (in trust)).....	1,000	400
Mather, James.....	3,050	1,220
Mather, John.....	6,100	2,440
May, G. S.....	2,500	1,600
Mitchell, C. W.....	1,250	500
Monk, Henry C.....	1,000	400
Morris, W. D.....	2,500	1,000
Murphy, D., M.L.A.....	6,000	2,400
Myrand, Rev. J. A.....	650	260
New Westminster, R. C. Bishop of.....	1,500	600
Nolan, T.....	1,250	500
Odell, Mrs. S. J.....	750	300
Odell, W. S.....	16,500	6,600
Odell, W. S. (in trust).....	1,500	600
Owen, L. C.....	150	60
Paterson, R. W.....	300	120
Pattee, G. B.....	6,000	2,400
Porter, Nelson D., & T. Askwith.....	2,500	1,000
Poupore, W. J.....	3,050	1,220
Powell, A. B.....	600	120
Powell, C. Berkeley.....	6,000	2,400
Rankin, C.....	250	100
Ray, C. C.....	6,100	2,440
Reid, Bros.....	1,250	500
Reid, Norman.....	500	200
Robillard, H.....	2,500	1,000
Rosamond, Bennett.....	5,000	2,000
Ross, C.....	6,950	2,780
Rothwell, B.....	6,100	2,440
St. Jacques, F. X. (estate of).....	6,100	2,440
Seguin, Rev. J. A.....	600	240
Seybold, J. A.....	6,100	2,440
Shearer, John.....	300	120
Thomson, Fred.....	500	200
White, Walter G.....	6,000	2,400
Woods, Jas. W.....	1,550	620
Wolff, H. C.....	1,000	400
	250,000	100,000



## THE QUEBEC FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1905.)

Sir C. A. P. Pelletier, K.C.M.G., President; Thos. H. Norris, Vice-President; Wm. Thompson, Victor Chateauvert, A. E. Blogg, Geo. A. B. Dickson, Thos. F. Dobbin, Wm. A. Sims, Alfred Wright.

LIST OF SHAREHOLDERS—(As at December 31, 1905.)

Name.	Residence.	Amount Subscribed for.	Amount Paid in Cash.
		\$	\$
Blogg, A. E. ....	Toronto .....	450	250
Chateauvert, V. ....	Quebec .....	450	250
Dickson, Geo. A. B. ....	Toronto .....	450	250
Dobbin, T. F. ....	Montreal .....	450	250
London and Lancashire Fire Insurance Co. ....	Liverpool, Eng. ....	220,950	122,750
Norris, Thos. H. ....	Quebec .....	450	250
Pelletier, C. A. P. ....	" .....	450	250
Sims, Wm. A. ....	Florence, Italy .....	450	250
Thompson, Wm. ....	Quebec .....	450	250
Wright, Alfred. ....	Toronto .....	450	250
		225,000	125,000

## SESSIONAL PAPER No. 8

## THE ROYAL-VICTORIA LIFE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

James Crathern, President; Hon. L. J. Forget and Hon. Robert Mackay, Vice-Presidents; David Burke, General Manager; Hon. W. Mortimer Clark, Jonathan Hodgson, Gaspard LeMoine, David Morrice, George Caverhill, T. G. Roddick, H. N. Bate, Chas. F. Smith.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		\$	\$
Ames, Herbert B. ....	Montreal .....	5,000	1,000
Adair, Robert .....	" .....	1,000	200
Audette, Rodolphe .....	Quebec .....	3,000	600
Austin, Frederick John .....	Sherbrooke .....	500	100
Alexander, Maria B. ....	Bowmanville .....	2,500	500
Blackwell, K. W. ....	Montreal .....	2,000	400
Boswell, Andrew W. ....	Quebec .....	1,000	200
Beer, Lemuel L. ....	Charlottetown, P.E.I. ....	1,000	200
Beer, Edgar H. ....	" .....	1,000	200
Burke, David .....	Montreal .....	5,000	1,000
Bell, Samuel .....	" .....	5,000	1,000
Buller, Frank, estate of .....	" .....	2,500	500
Bate, H. N. ....	Ottawa .....	8,000	1,600
Breakey, John .....	Quebec .....	5,000	1,000
Bickerdike, Robert .....	Montreal .....	1,000	200
Birks, Henry .....	" .....	5,000	1,000
Brown, Henry B. ....	Sherbrooke .....	500	100
Bell, Thomas, estate .....	Montreal .....	5,000	1,000
Byrne, John Henry .....	Georgetown, P.E.I. ....	300	60
Baird, Annie Mary .....	Toronto .....	1,500	300
Blanchet, John .....	North Bay, Ont. ....	500	100
Boddy, Samuel J. ....	Toronto .....	1,000	200
Brown, Peter .....	Port Hope, Ont. ....	2,500	500
Brown, Harriet M. ....	" .....	2,500	500
Benson, Laura, trustee (Mrs.) .....	" .....	1,000	200
Burn, George .....	Ottawa .....	2,500	500
Bassett, Thomas .....	Bowmanville .....	3,500	700
Bassett, Mary J. C. ....	" .....	1,000	200
Brittain, Joseph .....	" .....	2,500	500
Bleakley, Aggie J. ....	" .....	2,500	500
Browne, Patrick .....	Kingston .....	2,000	400
Babcock, Carola Anélie .....	Montreal .....	5,000	1,000
Babcock, Josephine Eliza .....	" .....	5,000	1,000
Balfour, Mrs. Geo. Hopper .....	" .....	800	160
Barbeau, Henry, estate .....	" .....	1,000	200
Broad, Ethel Haines .....	Detroit, Mich. ....	2,500	500
Chapleau, Hon. Sir J. A., estate .....	Montreal .....	5,000	1,000
Crathern, James .....	" .....	10,000	2,000
Cook, William .....	Quebec .....	1,500	300
Caverhill, George .....	Montreal .....	10,000	2,000
Cheney, Gilman, estate .....	" .....	20,000	4,000
Comte, Joseph .....	" .....	10,000	2,000
Cundall, Henry J. ....	Charlottetown .....	1,000	200
Currie, John Z. ....	Cambridge, Mass. ....	500	100
Chauteauvert, Victor .....	Quebec .....	2,000	400
Clark, Hon. Wm. Mortimer .....	Toronto, Ont. ....	5,000	1,000
Cameron, John Alex. ....	Montreal .....	5,000	1,000
Clark, Helen Gordon .....	Toronto .....	2,500	500
Clark, Jeannie Mortimer .....	" .....	500	100
Clark, Elizabeth Gordon .....	" .....	500	100
Cimon, M. H. Ernest .....	Rivière du Loup, Que. ....	1,000	200
Cornack, John Graham .....	North Bay .....	100	20
Cox, George A. ....	Toronto .....	2,500	500
Cromar, Barbara .....	" .....	500	100

THE ROYAL-VICTORIA LIFE INSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		\$	\$
Clarke, Wm. Henry, Dr	Lindsay	1,000	200
Coote, Patrick, M.D.	Quebec	1,000	200
Coote, Caroline Taschereau	"	500	100
Carter, Stewart J.	Montreal	1,500	300
Chapman, Ephraim R.	St. John, N.B.	200	40
Carter, Alice S.	Montreal	500	100
Carter, Lila A.	"	500	100
Cann, Elizabeth Mrs.	Bowmanville	500	100
Cann, William	"	500	100
Christie, Wm. John	Winnipeg	1,500	300
Chanveau, Alex.	Quebec	1,500	300
Collins, Joshua Durham	Peterboro	5,900	1,180
Campbell, Peter	"	1,000	200
Chisholm, Wm.	Halifax	1,500	300
Colson, C. H.	Montreal	1,000	200
Cassils, Henry Bulmer	Montreal	1,600	320
Cowans, Mrs. Mabel, F. Cassils.	Montreal	1,700	340
Dawes, T. A.	Lachine	2,000	400
Dow, Mary	Montreal	5,000	1,000
Deeks, Wm. E.	New York	500	100
Dawson, Wm. V.	Montreal	1,000	200
Dawson, B.	"	2,500	500
Desjardins, Adolph. Hon.	"	1,000	200
Dufresne, Alex. R.	Ottawa	500	100
Doyle, William	Quebec	1,000	200
Dunn, Timothy H., estate.	"	5,000	1,000
Dunton, R. A.	Montreal	2,500	500
Davies William	Toronto	2,500	500
Durnford, Geo. and Aug., in trust	Montreal	2,500	500
Donnelly, Thos.	Kingston	2,000	400
Demistoun, Katherina A.	Peterboro	7,000	1,400
Dafoe, Wm. Allan	Quebec	2,000	400
Dumoulin, P. B.	Quebec	2,000	400
Dwyer, Wm. Henry	Ottawa	10,000	2,000
Elliott, James	Montreal	2,500	500
Ewart, John H.	Toronto	3,600	600
Evans, Agnes, Cassils, Mrs.	Montreal	1,700	340
Forget, L. J.	"	10,000	2,000
Fry, Henry	"	1,000	200
Finley, Samuel	"	5,000	1,000
Forget, Rodolphe	"	5,000	1,000
Fraser, H. R.	Sherbrooke	500	100
Fairie, Annie L.	Montreal	5,000	1,000
Fulford, George T.	Brockville	25,000	5,000
Fisher, Rosewell C.	Montreal	2,000	400
Grass, Rudliff	Toronto	2,500	500
Gardner, James	Montreal	5,000	1,000
Gault, And. F., estate.	"	20,000	4,000
Gilman, F. E.	"	8,000	1,600
Gordon, Charles B.	"	1,000	200
Gravel, J. O.	"	5,000	1,000
Giroux, Edmond	Quebec	1,000	200
Gilmour, Thomas	Toronto	10,000	2,000
Graham, John	Woodstock, N. B.	5,000	1,000
Grist, Chas.	Strathroy, Ont.	2,000	400
Gage, W. J.	Toronto	5,000	1,000
Galbraith, Margaret	Bowmanville, Ont.	500	100
Galbraith, Mary	"	500	100
Galbraith, Jean	"	500	100
Gilmour, James H.	Brockville	5,000	1,000
Graham, Mrs. M. G.	Ottawa	3,000	600
Gordon, J. T.	Winnipeg	1,500	300
Graham, Fred. John	Ottawa	10,000	2,000

## SESSIONAL PAPER No. 8

THE ROYAL-VICTORIA LIFE INSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
Hope, John.....	Montreal..	8	8
Hosmer, Charles R.....	"	10,000	2,000
Holt, H. S.....	"	5,000	1,000
Herridge, Wm. Thomas.....	Ottawa	10,000	2,000
Hague, George.....	Montreal.	5,000	1,000
Hickson, Catherine.....	"	5,000	1,000
Hyde, George.....	"	7,500	1,500
Hodgson, Jonathan.....	"	1,000	200
Hodgson, Thos. E.....	"	10,000	2,000
Hodgson, F. L.....	"	5,000	1,000
Hodgson, Chas. J.....	Charlottetown..	500	100
Hurd, A. S.....	Montreal.....	2,500	500
Huot, Philippe.....	Sherbrooke.....	500	100
Hart, George F.....	Quebec.....	2,500	500
Hingston, Sir William.....	Montreal.....	2,500	500
Hannaford, Edmund, estate.....	"	5,000	1,000
Hackett, Francis.....	"	10,000	2,000
Henry, Arthur R.....	"	1,000	200
Hackett, Michael.....	Quebec.....	1,000	200
Hodgson, Sarah.....	Montreal.....	1,500	300
Hoare, Chas. W.....	Lacolle, Que.....	10,000	2,000
Hume, John.....	Walkerville, Ont.....	1,500	300
Hara, Frederick North.....	Port Hope.....	4,000	800
Harcourt, R. B., in trust.....	Merrittton, Ont.....	1,000	200
Hopkins, Gerard Holmes.....	Toronto.....	1,500	300
Hoar, Thomas.....	Lindsay, Ont.....	1,000	200
Higginbotham, John, estate.....	Bowmanville, Ont.....	5,000	1,000
Hillier, Solomon Cartwright.....	"	2,000	400
Hackett, John Peter.....	"	2,500	500
Hall, Edward H. D.....	Winchendon.....	1,000	200
Harris, Robt. Wilson.....	Peterboro, Ont.....	1,800	360
Hodgson, C. J., in trust.....	Vancouver.....	1,500	300
Hogg, W. D.....	Montreal.....	5,000	1,000
Hart, Mrs. Annie, executrix.....	Ottawa.....	1,500	300
Hutchins, Rev. Wm. N.....	Montreal.....	5,000	1,000
Inches, Mary D. J.....	Truro, N.S.....	1,200	240
Irwin, John.....	St. John, N.B.....	1,000	200
Irwin, Wm. J.....	Milford.....	500	100
Jordan, Louis H., in trust.....	Peterboro, Ont.....	1,000	200
Jones, James Robert.....	Toronto.....	5,000	1,000
Love, Robert W.....	Winnipeg, Man.....	1,000	200
Laliberté, J. B.....	Toronto.....	1,000	200
Letellier, Alphonse.....	Quebec.....	1,000	200
LeMoine, Gaspard.....	"	1,000	200
Lount, Frederick Alex.....	"	5,000	1,000
Lefroy, Harold B.....	Cobourg, Ont.....	500	100
LaRue, Vildebom W.....	Toronto, Ont.....	1,000	200
Love, Andrew T.....	Quebec.....	2,000	400
Lundy, John James.....	"	1,000	200
Lavery, Jos. Isaac.....	Peterboro.....	5,000	1,000
Maxwell, Edward.....	Quebec.....	500	100
Morson, W. A. O.....	Montreal.....	5,000	1,000
Macintosh, John.....	Charlottetown, P.E.I.....	500	100
Macintosh, Preble.....	Montreal.....	5,000	1,000
Macnider & Co., Jas.....	"	1,000	200
Macnair, Andrew D., estate.....	Quebec.....	1,000	200
Morrice, David.....	Glasgow, Scotland.....	15,000	3,000
Morrice, Annie S.....	Montreal.....	5,000	1,000
Morrice, W. J.....	"	5,000	1,000
MacKinnon, Donald A.....	"	2,500	500
Macdougall, Bros.....	Georgetown, P.E.I.....	500	100
Marsh, Wm. A.....	Montreal.....	3,500	700
Meredith, Arthur.....	Quebec.....	1,000	200
Marcoux, Louis Cyrille.....	Toronto.....	5,000	1,000
	Quebec.....	1,000	200

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THE ROYAL-VICTORIA LIFE INSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		\$	\$
Miller, Mrs. Pauline C. Lash.....	Toronto	2,500	500
Macara, John, estate.....	Quebec.....	1,000	200
MaKay, Donald, in trust.....	Toronto.....	10,000	2,000
Morton, Philips & Co.....	Montreal.....	2,000	400
Metcalfe, Chas. P.....	".....	500	100
Matthews, W. D.....	Toronto.....	10,000	2,000
Morrow, John.....	".....	2,500	500
Metcalf, Henry D.....	Winnipeg.....	1,500	300
Mudie, John, estate.....	Kingston.....	1,000	200
MacLaren, John, estate.....	Brockville.....	10,000	2,000
Moore, Vincent Howard, estate.....	".....	1,000	200
Mackintosh, Wm.....	Madoc.....	1,500	300
Murphy, John, estate.....	Halifax.....	1,500	300
MacVicar, D. N.....	Montreal.....	1,000	200
Molson's Bank.....	".....	5,000	1,000
Magwood, John, estate.....	Lindsay, Ont.....	1,000	200
Mahoney, Mary.....	Toronto.....	2,000	400
Mackay, Hon. Robert.....	Montreal.....	50,000	10,000
McAuliff, Michael.....	Welland, Ont.....	2,500	500
McGannon, W. H.....	Morrisburg.....	500	100
McManamy, Daniel.....	Sherbrooke.....	1,000	200
McFarlane, Alice Maude R.....	Montreal.....	1,000	200
McDonald, Wm. A.....	Lockeport, N.S.....	1,000	200
McFee, Alexander.....	Montreal.....	1,000	200
McClellan, John.....	Bowmanville.....	2,000	400
McIver, John B.....	Kingston.....	1,000	200
McConochie, Sam. W.....	Hamilton.....	5,000	1,000
McFarlane, Mrs. Margaret K.....	Montreal.....	5,000	1,000
Neelands, Jacob.....	Lindsay, Ont.....	3,000	600
Needler, William.....	".....	15,000	3,000
Needler, Mary E.....	Millbrook, Ont.....	1,500	300
Needler, Henrietta.....	".....	1,500	300
Nichols, E. Hart.....	Digby, N.S.....	1,300	200
O'Brien, Hon. James, estate.....	Montreal.....	10,000	2,000
Ogilvy, Jas. A., Sr., in trust.....	".....	500	100
Ogilvy, John.....	".....	500	100
Oldright, Henry H.....	Toronto, Ont.....	1,000	200
O'Reilly, Edward.....	Winnipeg, Man.....	1,000	200
O'Flynn, Frederick Wm.....	Toronto.....	5,000	1,000
O'Flynn, Harry Herbert.....	".....	5,000	1,000
Osler, Edmund.....	".....	5,000	1,000
Palmer, Charles, estate.....	Charlottetown, P.E.I.....	1,000	200
Pentland, C. A.....	Quebec.....	1,000	200
Paradis, Etienne.....	".....	1,000	200
Penman, John.....	Paris, Ont.....	5,000	1,000
Pickup, Samuel W. W.....	Granville Ferry, N.S.....	1,000	200
Paterson, Thomas.....	Bowmanville, Ont.....	5,000	1,000
Pollard, Jacob.....	".....	2,500	500
Pearson, George.....	".....	1,500	300
Patterson, Andrew.....	Montreal.....	2,500	500
Pearse, Edgecombe.....	Peterboro, Ont.....	1,000	200
Porter, Marshall, estate.....	Bowmanville, Ont.....	700	140
Price, Wm.....	Quebec.....	5,000	1,000
Purslow, Julia Gertrude.....	Port Hope, Ont.....	5,000	1,000
Paterson, Alex.....	Montreal.....	1,500	300
Quick, Frederick.....	Belleville, Ont.....	2,000	400
Rankin, Conn. Douley.....	Charlottetown, P.E.I.....	1,000	200
Ross & Sons, P. S.....	Montreal.....	5,000	1,000
Roddick, T. G., M.D.....	".....	5,000	1,000
Ross, John T.....	Quebec.....	5,000	1,000
Rioux, Narcisse.....	".....	1,000	200
Rahtjen, Miss A. M.....	Toronto.....	5,000	1,000
Robins, William.....	Walkerville, Ont.....	2,000	400
Roblin, Rodmond P.....	Winnipeg, Man.....	1,500	300

## SESSIONAL PAPER No. 8

THE ROYAL-VICTORIA LIFE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid in Cash.
		\$	\$
Robinson, James.....	Montréal.....	5,400	1,080
Robertson, Wm. Fred.....	".....	5,000	1,000
Robertson, Alexander.....	".....	1,000	200
Scott, E.....	".....	5,000	1,000
Smith, Chas. F.....	".....	5,000	1,000
Smith, Clarence F.....	".....	2,000	400
Sumner, George.....	".....	5,000	1,000
Starke, Geo. R.....	".....	5,000	1,000
Sims, A. Haig.....	".....	5,000	1,000
Scott, W. F.....	".....	1,000	200
Stephenson, James.....	Western Supe Mare.....	5,000	1,000
Snyder, L. P.....	".....	1,000	200
Smith, W. A. DeWolfe.....	New Westminster.....	500	100
Sharples, Margaret A.....	Quebec.....	2,000	400
Swan, Henry.....	Toronto.....	1,500	300
Steele, James Johnston.....	Dundas, Ont.....	5,000	1,000
Smith, Chas. A.....	Port Hope, Ont.....	1,000	200
Scott, Robert F.....	Toronto.....	5,000	1,000
Stewart, John J.....	Halifax, N.S.....	1,500	300
Snetsinger, John Goodall, estate.....	Moulinette, Ont.....	6,000	1,200
Shaw, Charles Harold.....	Quebec.....	700	140
Shaw, Sam. Knight.....	".....	700	140
Shaw, Elizabeth Ann.....	".....	800	160
Smith, R. Wilson.....	Montréal.....	2,500	500
Turner, Richard.....	Quebec.....	1,000	200
Trenholm, William Henry.....	Hochelaga.....	1,000	200
Twomey, Denis Augustus.....	Belleville, Ont.....	1,000	200
Taylor, F. C.....	Lindsay, Ont.....	1,000	200
Taylor, Sir Thomas Waidlaw.....	Toronto.....	5,000	1,000
Thompson, Alexander Sr.....	Strathroy, Ont.....	8,000	1,600
Tamblyn, William Ware.....	Bowmanville, Ont.....	2,100	420
Trees, Samuel.....	Toronto.....	7,500	1,500
Tufts, John F.....	Wolfville, N.S.....	3,000	600
Taschereau, Mrs. Z. A.....	Quebec.....	500	100
Thompson, Alex. Stuart.....	Strathroy, Ont.....	5,000	1,000
Vallières, Philippe.....	Quebec.....	1,000	200
Veais, Elizabeth.....	Toronto.....	10,000	2,000
Vallée, Dame E. H. C.....	Quebec.....	5,000	1,000
Verret, Mrs. Odile Belleau.....	".....	2,000	400
Wilson, James, estate.....	Montreal.....	1,300	260
Weddle, J. Robert.....	Trenton, Ont.....	2,500	500
Webster, William.....	Halifax, N.S.....	2,500	500
Woods, James.....	Ottawa.....	1,000	200
Worthington, Edward.....	Sherbrooke, Que.....	500	100
White, William, J.....	Montreal.....	1,000	200
Warden, Robert, estate.....	Toronto.....	5,000	1,000
White, Richard.....	Montreal.....	500	100
Warwick, Francis Wm.....	Buckingham, Que.....	1,500	300
Whitby, Oliver.....	Paris, Ont.....	1,000	200
Waddell, James Norris.....	Hamilton, Ont.....	300	60
Waddell, Frank Russell.....	".....	300	60
Waddell, Mrs. Kezia A.....	".....	300	60
Wallace, George Henry.....	Wolfville, N.S.....	1,000	200
Wilson, Matthew Steele.....	Dundas, Ont.....	5,000	1,000
Williams, William Henry.....	Bowmanville, Ont.....	2,000	400
Wickett, John.....	Port Hope, Ont.....	2,500	500
Westley, R. A.....	Montreal.....	1,000	200
Woddell, Hugh.....	Peterboro, Ont.....	1,500	300
Williams, James.....	Brockville, Ont.....	2,300	460
Wilson, David Henry.....	Vancouver, B.C.....	1,500	300
Webb, Mrs. Mabel T. Perley.....	Quebec.....	4,000	800
Wilson, Dame Margaret Orr.....	Montreal.....	1,200	240
Yvile, William.....	Montreal.....	5,000	1,000
Total.....		\$ 1,000,000	\$ 200,000

## THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at December 31, 1905.)

Addison H. Hoover, President; Honorable W. C. Edwards, 1st Vice-President; Wm. Dineen, 2nd Vice-President; Thos. Baker, 3rd Vice-President; Robt. E. Menzie, Alex. F. Webster, John T. Hornibrook, Josiah B. King, Wm. M. German, K.C., M.P., John McClelland, E. Guss Porter, K.C., M.P., Stephen Noxon, James Dixon, Edmund E. Sheppard.

## LIST OF SHAREHOLDERS—(As at December 31, 1905.)

Name.	Address.	Amount Subscribed for.	Amount Paid in.
		§ cts.	§ cts.
Abbott, C. M.	Winnipeg, Man.	1,000 00	250 00
Adams, F. W.	"	2,500 00	
Addy, G. A. B., M.D.	St. John, N.B.	2,000 00	250 00
Allan, Alex.	Calgary, Alta.	2,500 00	625 00
Allen, Thos. (in trust)	Toronto, Ont.	500 00	125 00
Anderson, J. J.	Edmonton, N.W.T.	1,000 00	250 00
Anderson, Wm.	Hamilton, Ont.	500 00	125 00
Andrews, P. C.	Winnipeg, Man.	1,000 00	250 00
Angwin, Gertrude W. (G. M. Angwin, trustee).	Springhill, N.S.	300 00	75 00
Appelbe, Mary E.	Parry Sound, Ont.	600 00	150 00
Armstrong, E. W. H.	Winnipeg, Man.	500 00	125 00
Armstrong, Hugh.	Portage la Prairie, Man.	5,000 00	1,250 00
Armstrong, T. B.	Indian Head, N.W.T.	1,500 00	375 00
Atmore, T. Sheldon	St. George, Ont.	500 00	125 00
Ashdown, Jas. H.	Winnipeg, Man.	3,000 00	750 00
Bain, Thomas W.	Revelstoke, B.C.	500 00	125 00
Baird, Oliver	Parkhill, Ont.	1,000 00	250 00
Baker, Alfred.	Brussels, Ont.	1,000 00	250 00
Baker, Amelia E.	Pictou, Ont.	1,000 00	250 00
Baker, Marguerite E. (Amos H. Baker, trustee).	"	1,000 00	250 00
Baker, Thos.	London, Ont.	5,000 00	1,250 00
Baker, Thomas B.	Revelstoke, B.C.	2,500 00	625 00
Baker, M.	Victoria, B.C.	1,000 00	250 00
Bale, Thos.	Hamilton, Ont.	500 00	125 00
Banks, Christina J.	Fort William, Ont.	2,000 00	500 00
Barnes, James	Buctouche, N.B.	5,000 00	625 00
Barnhill, W. J.	Norval, Ont.	500 00	125 00
Barrett, John K.	Winnipeg, Man.	2,500 00	625 00
Barrow, Robert S.	Regina, N.W.T.	1,000 00	250 00
Barss, A. deW., M.D.	Wolfville, N.S.	500 00	125 00
Barss, Rev. J. Howard.	"	3,200 00	800 00
Bartram, Chas. M.	Ottawa, Ont.	400 00	400 00
Basken, J. T.	"	1,000 00	250 00
Beach, Sarah J.	Mt. Denison, N.S.	200 00	50 00
Bean, Amos J. M.	Toronto Junction, Ont.	1,600 00	400 00
Beattie, J. A.	Hespeler, Ont.	500 00	125 00
Bell, Thos.	St. John, N.B.	2,500 00	625 00
Benjamin, Stephen P.	Wolfville, N.S.	13,500 00	3,375 00
Bennett, J. H., M.D.	Jarvis, Ont.	1,600 00	400 00
Bennett, Rev. T. J.	Hamilton, Ont.	500 00	125 00
Bernhardt, Peter.	Preston, Ont.	500 00	125 00
Bernhardt, Peter (trustee).	"	1,000 00	250 00
Betournay, L. N.	Winnipeg, Man.	2,000 00	500 00
Biehn, Chas. E., D.D.S.	Chesley, Ont.	3,000 00	750 00
Bishop, Hedley V.	Bishopville, N.S.	300 00	75 00
Bishop, Jas. A.	Mt. Denison, N.S.	300 00	75 00
Bishop, Mary E.	Hantsport, N.S.	200 00	50 00
Bishop, Robt. E.	Mt. Denison, N.S.	500 00	125 00
Blackwood, Lizzie M.	Winnipeg, Man.	2,500 00	625 00
Blair, S. J.	Calgary, Alta.	2,500 00	
Bleecker, W. A.	Trenton, Ont.	500 00	125 00
Blowey, J. T.	Edmonton, N.W.T.	3,000 00	750 00
Borden, Sophia E.	Hantsport, N.S.	300 00	75 00
Bourn, Arnold W.	Morden, Man.	1,000 00	125 00

## SESSIONAL PAPER No. 8

## SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount Subscribed for.	Amount Paid in.
		£   cts.	£   cts.
Boulter, Geo. E.	Pictou, Ont.	1,000 00	250 00
Boulton, Frederic J.	Neepawa, Man.	500 00	125 00
Bradshaw, Thos. W.	Revelstoke, B.C.	500 00	125 00
Bray, Richard.	Victoria, B.C.	1,000 00	250 00
Breithaupt, J. C.	Berlin, Ont.	2,500 00	625 00
Breithaupt, L. J.	"	1,000 00	250 00
Bremner, A. R.	Beachville, Ont.	2,500 00	625 00
Bridges, Mabel G.	Fredericton, N.B.	2,500 00	625 00
Broad, Robt. S., M.D.	Barrie, Ont.	100 00	20 00
Broadfoot, Chas. H.	Brussels, Ont.	2,500 00	625 00
Brooks, Edwin J.	Indian Head, N.W.T.	1,000 00	250 00
Brown, Hilhouse.	Hamilton, Ont.	2,000 00	500 00
Brown, Thos.	Colborne, Ont.	500 00	125 00
Brown, Geo.	Winnipeg, Man.	500 00	125 00
Bruce, C. Emily.	Toronto, Ont.	1,000 00	250 00
Bruce, Rev. Geo.	"	100 00	25 00
Buchner, Urban A.	London, Ont.	2,500 00	625 00
Bucknell, D. A.	Ingersoll, Ont.	2,000 00	500 00
Bull, LeBaron R.	Hawshaw, N.B.	200 00	50 00
Burgess, Alena G.	Hantsport, N.S.	100 00	25 00
Burgess, Caleb E.	"	100 00	25 00
Burgess, Uta B.	"	100 00	25 00
Burns, D.	Vancouver, B.C.	5,000 00	1,250 00
Burwash, J. A.	Jarvis, Ont.	1,600 00	400 00
Butterworth, J. G. B.	Ottawa, Ont.	1,000 00	250 00
Buttimer, Alfred J.	Vancouver, B.C.	2,500 00	625 00
Cairns, T. A.	Victoria, C.B.	1,000 00	250 00
Calder, N. F.	Winnipeg, Man.	1,000 00	250 00
Campbell, J. F.	"	5,000 00	1,250 00
Campbell, J. Glen	Vancouver, B.C.	1,000 00	250 00
Cameron, Elizabeth, (O. L. Cameron trustee).	Calgary, Alta.	500 00	125 00
Cameron, Gordon A., (A. L. Cameron trustee).	"	500 00	125 00
Cameron, Jeanette, (A. L. Cameron trustee).	"	500 00	125 00
Cameron, W. A.	Rat Portage, Ont.	1,000 00	250 00
Campbell, Robt.	Hamilton, Ont.	500 00	125 00
Campbell, Colin H.	Winnipeg, Man.	2,500 00	625 00
Camp, Rev. Wellington.	Sussex, N.B.	1,000 00	250 00
Carey, Eugene D.	Winnipeg, Man.	1,500 00	375 00
Carne, Fred.	Victoria, B.C.	1,000 00	250 00
Cash, Edward L.	Yorkton, N.W.T.	2,000 00	500 00
Ceperley, H. T.	Vancouver, B.C.	2,500 00	625 00
Chambers, John	Toronto, Ont.	2,500 00	150 00
Chapple, Judge T. W.	Rat Portage, Ont.	2,500 00	625 00
Chapman, Isabel K.	"	1,000 00	250 00
Chase, Wm. H.	Wolfville, N.S.	1,000 00	250 00
Cherry, S. J.	Preston, Ont.	2,600 00	650 00
Cheong, Lee.	Victoria, B.C.	2,000 00	500 00
Chipperfield, Geo. J., M.D.	Revelstoke, B.C.	5,000 00	825 00
Christie, George W.	Amherst, N.S.	1,000 00	250 00
Christie, M. F.	Winnipeg, Man.	1,000 00	250 00
Clare, Jas. A. (in trust).	Neepawa, Man.	2,500 00	625 00
Clark, H. A.	Brockville, Ont.	1,000 00	250 00
Clark, Robt., D.D.S.	Vancouver, B.C.	5,000 00	1,250 00
Clark, Wm.	Winnipeg, Man.	2,500 00	625 00
Clark, W. G.	Fredericton, N.B.	1,000 00	250 00
Clare, Frederick	Preston, Ont.	200 00	50 00
Clinton, George, M.D.	Belleville, Ont.	500 00	125 00
Cline, L. F., M.D.	Berlin, Ont.	500 00	125 00
Coalfleet, Adria.	Hantsport, N.S.	300 00	75 00
Coburn, J. W.	Ladysmith, B.C.	2,500 00	625 00
Cochran, L. B.	Medicine Hat, N.W.T.	2,500 00	625 00
Colbert, John	Victoria, B.C.	1,000 00	250 00
Comstock, Wm. A.	Hantsport, N.S.	200 00	50 00
Conn, James.	Indian Head, N.W.T.	2,500 00	625 00



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## SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount Subscribed for.	Amount Paid in.
		\$ cts.	\$ cts.
Cornwall, Rev. Stephen H.	Falmouth, N.S.	200 00	50 00
Cotton, Miles P.	Winnipeg, Man.	1,000 00	250 00
Courtney, Mrs. M. J.	Victoria, B.C.	2,000 00	500 00
Cowan, S. B., M.D.	Portage la Prairie, Man.	500 00	125 00
Cox, Ashley B.	Avonport, N.S.	200 00	50 00
Cox, F. J. C.	Winnipeg, Man.	2,500 00	625 00
Craven, Thos. W.	"	1,000 00	125 00
Creelman, R. I.	Georgetown, Ont.	1,000 00	250 00
Cress, Chas. H.	Shoal Lake, Man.	1,000 00	250 00
Cross, Wm. C.	St. John, N.B.	5,000 00	1,250 00
Cryer, G. E.	Stirling, Ont.	800 00	200 00
Crosby, Isaac.	Richmond Hill, Ont.	2,000 00	500 00
Crow, W. H.	Welland, Ont.	1,000 00	250 00
Cruikshank, Rev. W. R.	Montreal West, Que.	1,000 00	250 00
Cumberland, Rev. Jas.	Stella, Ont.	1,000 00	250 00
Cumberland, Nancy.	"	1,000 00	250 00
Curran, J. P.	Neepawa, Man.	1,000 00	125 00
Dalton, F. E.	Niagara Falls South, Ont.	1,000 00	250 00
Dalton, W. C.	Port Arthur, Ont.	1,000 00	250 00
Daly, A. H.	Boston, Mass.	300 00	75 00
Dana, Albert J.	Vancouver, B.C.	2,000 00	500 00
Davidson, Alex., M.D.	Toronto, Ont.	8,000 00	2,000 00
Davidson, Jas. H.	Neepawa, Man.	2,500 00	
Davidson, Wm. S.	London, Ont.	500 00	125 00
Davies, Rev. Benjamin.	Wheatley, Ont.	500 00	125 00
Davies, Emma E.	Victoria, B.C.	2,000 00	500 00
Davies, Maria E.	Wheatley, Ont.	500 00	125 00
Davison, E. A.	Gaspereaux, N.S.	400 00	100 00
Day, O. H.	Winnipeg, Man.	1,000 00	250 00
Deacon, Benjamin L.	"	1,000 00	250 00
Deans, Elizabeth.	Galt, Ont.	1,000 00	250 00
Dennison, Albert.	Brandon, Man.	5,000 00	1,250 00
Dennison, Elizabeth.	"	5,000 00	1,250 00
Dent, Chas. S.	Revelstoke, B.C.	500 00	125 00
Dent, Isabella.	"	1,000 00	250 00
Dick, Hazen J.	St. John, N.B.	1,000 00	250 00
Dickie, Alfred.	Lower Stewiacke, N.S.	1,000 00	250 00
Dineen, Wm.	Toronto, Ont.	2,500 00	625 00
Dingwall, D. R.	Winnipeg, Man.	4,000 00	1,000 00
Dixon, James	Hamilton, Ont.	2,500 00	500 00
Dobie, W. C.	Port Arthur, Ont.	500 00	125 00
Doll, L. H.	Calgary, Alta.	5,000 00	1,250 00
Douglass, Johnson.	Winnipeg, Man.	2,500 00	625 00
Doran, S. C.	Brandon, Man.	1,000 00	250 00
Douglas, J. Robson.	Amherst, N.S.	1,000 00	275 00
Downie, Wm.	St. John, N.B.	5,000 00	1,250 00
Downing, John.	Beachville, Ont.	1,500 00	375 00
Drake, Louisa P.	Hamilton, Ont.	100 00	25 00
Drummond, H. M.	Winnipeg, Man.	500 00	125 00
Dyke, Joshua.	Fort William, Ont.	2,500 00	325 00
Earle, Henry C.	Belleville, Ont.	1,000 00	250 00
Earngay, J. P.	Rat Portage, Ont.	500 00	125 00
Eaton, Foster F., M.D.	Truro, N.S.	1,500 00	225 00
Edgecombe, Fred. B.	Fredericton, N.B.	2,500 00	
Eedy, John W.	St. Thomas, Ont.	500 00	125 00
Edwards, Hon. Wm. C.	Rockland, Ont.	2,500 00	625 00
Ellis, J. J.	Hensall, Ont.	500 00	125 00
Elliott, John.	Leamington, Ont.	500 00	125 00
Emmerson, J. T.	Port Arthur, Ont.	2,500 00	625 00
Enderton, C. H.	Winnipeg, Man.	500 00	125 00
Erb, W. P.	Sussex, N.B.	600 00	150 00
Estabrook, Rev. H. G.	Springhill, N.S.	400 00	100 00
Estabrooks, Theodore H.	St. John, N.B.	1,000 00	250 00
Evans, E.	Brandon, Man.	2,500 00	625 00

## SESSIONAL PAPER No. 8

## SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount Subscribed for.	Amount Paid in.
		8 cts.	8 cts.
Fairey, F.	Calgary, Alta.	1,000 00	250 00
Faulkner, Delancy T.	Hantsport, N.S.	700 00	175 00
Fee, T. A.	Vancouver, B.C.	1,000 00	250 00
Finkle, Judge Alex.	Woodstock, Ont.	2,500 00	625 00
Fisher, Anna M.	Stratford, Ont.	3,000 00	750 00
Fisher, R. M., M.D.	Wiarion, Ont.	700 00	175 00
Flannagan, Jas.	Moncton, N.B.	200 00	50 00
Ford, Goodwin.	Winnipeg, Man.	1,000 00	250 00
Forster, Fred G.	Medicine Hat, N.W.T.	100 00	25 00
Foster, Walter E.	St. John, N.B.	2,500 00	625 00
Francis, J. H.	Indian Head, N.W.T.	2,500 00	625 00
Fraser, Donald, Jr.	Fredericton, N.B.	2,000 00	250 00
French, George H.	Vancouver, B.C.	2,500 00	625 00
Freelan, Geo. J.	Carberry, Man.	2,000 00	500 00
Gardner, H. P.	Indian Head, N.W.T.	2,500 00	625 00
Garroch, Peter.	Listowel, Ont.	500 00	125 00
Gates, Jas. A.	Middleton, N.S.	400 00	100 00
Gautier, Frederick E.	Winnipeg, Man.	500 00	125 00
German, Wm. M., K.C., M.P.	Welland, Ont.	2,500 00	500 00
Glenn, Joseph	Indian Head, N.W.T.	2,500 00	625 00
Glover, Thos. (in trust)	Pictou, N.S.	1,000 00	250 00
Gibson, Jas. B.	Yorkton, N.W.T.	5,000 00	25 00
Gifford, Alfred.	Meaford, Ont.	300 00	60 00
Gill, John M.	Brockville, Ont.	1,000 00	250 00
Golding, H.	Ingersoll, Ont.	500 00	125 00
Gordon, J. E.	Tweed, Ont.	500 00	125 00
Gould, E. L.	Grand Pré, N.S.	500 00	125 00
Goulding, Geo. R.	Newtonbrook, Ont.	1,000 00	250 00
Gourlay, S. P.	St. Catharines, Ont.	2,500 00	625 00
Graham, Hugh H., M.D.	Penelon Falls, Ont.	300 00	75 00
Grayson, Wm.	Moosejaw, N.W.T.	5,000 00	250 00
Greenshaw, F. B.	Shoal Lake, Man.	5,000 00	300 00
Greenway, Hon. Thomas.	Crystal City, Man.	1,000 00	250 00
Griesbach, Major A. H.	Victoria, B.C.	2,500 00	625 00
Grigg, John	Exeter, Ont.	500 00	125 00
Grimmer, Geo. D.	St. Andrews, N.B.	2,500 00	625 00
Gunyo, John	Brighton, Ont.	500 00	125 00
Guthrie, James	Toronto, Ont.	1,000 00	200 00
Hall, L. W.	Victoria, B.C.	1,000 00	250 00
Hall, John S.	Calgary, Alta.	2,500 00	625 00
Hall, John	Hamilton, Ont.	500 00	125 00
Hall, W. A., M.D.	Walkerton, Ont.	500 00	125 00
Halliwell, J. Earle	Stirling, Ont.	1,000 00	250 00
Hansen, Matilda	Winnipeg, Man.	2,500 00	625 00
Hargrave, F. W.	"	500 00	125 00
Hartlon, T. G.	Exeter, Ont.	500 00	125 00
Harrison, Wm.	Fredericton, N.B.	1,000 00	250 00
Harris, H. G.	Kentville, N.S.	200 00	50 00
Hartley, Rev. F. Clarke	Fredericton, N.B.	300 00	75 00
Hastings, Helen Maud.	St. John, N.B.	2,000 00	500 00
Hawkins, Amy K.	Sussex, N.B.	600 00	150 00
Heap, Blanche.	Rat Portage, Ont.	1,000 00	250 00
Heard, A. R. B.	Brandon, Man.	500 00	125 00
Henderson, J. N.	Vancouver, B.C.	2,500 00	625 00
Henderson, T. M.	Victoria, B.C.	2,500 00	625 00
Henderson, Wm. C.	Palmerton, Ont.	1,000 00	250 00
Henderson, W.	Vancouver, B.C.	5,000 00	1,250 00
Hibner, Daniel	Berlin, Ont.	2,500 00	625 00
Hill, E. L.	Guelph, Ont.	500 00	125 00
Hinton, John A.	Victoria, B.C.	1,000 00	250 00
Hobson, Geo.	Vancouver, B.C.	1,000 00	250 00
Hoffman, A. H.	Chatham, N.B.	500 00	125 00
Holden, Rev. Saml. W.	Bartonville, Ont.	500 00	125 00
Hoover, A. H.	Toronto, Ont.	36,900 00	7,000 00

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## SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount Subscribed for.	Amount Paid in.
		\$ cts.	\$ cts.
Hoover, Evelyn B.	Toronto, Ont.	5,000 00	1,000 00
Hornibrook, J. T.	"	2,500 00	625 00
Hose, Adelaide E.	Rat Portage, Ont.	2,500 00	625 00
Hotson, Alex.	Parkhill, Ont.	500 00	125 00
Howden, Mina E.	Hamilton, Ont.	100 00	25 00
Howson, R.	Revelstoke, B.C.	5,000 00	600 00
Hoyt, Rev. J. W.	Hamilton, Ont.	500 00	125 00
Hubly, Elizabeth M.	Belleville, Ont.	200 00	50 00
Hubly, Elizabeth N.	"	1,000 00	250 00
Hughson, Rev. L. S.	Windsor, Ont.	500 00	125 00
Humble, J. W.	Rat Portage, Ont.	1,500 00	375 00
Humble, Martha M.	"	1,000 00	250 00
Hunter, H. A.	Medicine Hat, Ont.	1,000 00	250 00
Hunter, J. A.	Mt. Denison, N.S.	500 00	125 00
Hunter, John	Milton, Ont.	1,000 00	250 00
Huntley, Eliza S.	Kingston, N.S.	200 00	50 00
Hurt, Christine L.	Carberry, Man.	5,000 00	1,250 00
Inkster, Colin.	Winnipeg, Man.	2,500 00	625 00
Irèland, Walter W.	Carberry, Man.	2,500 00	300 00
Irvine, W. H., M.D.	Fredericton, N.B.	1,600 00	150 00
Irvine, W. J., D.D.S.	"	300 00	75 00
Ivey, T. J.	Sarnia, Ont.	300 00	75 00
Jackson, C. H.	Fort-William, Ont.	500 00	125 00
Jackson, W. Fred., M.D.	Brockville, Ont.	500 00	125 00
Jameson, Clarence.	Digby, N.S.	2,000 00	500 00
Jameson, S. B.	Regina, N.W.T.	2,500 00	625 00
Jeffery, Frederick.	Vancouver, C.B.	500 00	125 00
Jennison, H. V.	New Glasgow, N.S.	1,000 00	100 00
Jessop, A. E.	Revelstoke, B.C.	1,000 00	250 00
Johnston, F. W.	Sault Ste. Marie, Ont.	500 00	125 00
Jones, O. M., M.D.	Victoria, B.C.	1,000 00	250 00
Jones, Thos. J., D.D.S.	"	2,500 00	625 00
Jones, R. I.	Winnipeg, Man.	500 00	125 00
Jost, P. M.	Cardinas, Cuba	500 00	
Kaulbach, Rev. J. A.	Truro, N.S.	2,000 00	500 00
Kelly, F. W.	Montreal West, Que.	2,500 00	625 00
Kelly, Thos.	Winnipeg, Man.	1,000 00	250 00
Kelly, Margaret.	Rat Portage, Ont.	1,500 00	375 00
Kennedy, Alex.	Morden, Man.	1,500 00	187 50
Kerr, Robert.	Brandon, Man.	2,500 00	625 00
Ketcheson, T. E.	Belleville, Ont.	1,000 00	250 00
Kilburn, John.	Fredericton, N.B.	2,500 00	625 00
King, J. B.	Toronto, Ont.	2,500 00	500 00
Kinney, S. J.	Fredericton, N.B.	1,000 00	250 00
Klotz, J. E.	Preston, Ont.	2,500 00	625 00
Knapp, G. D.	Revelstoke, B.C.	1,000 00	250 00
Knight, Mrs. H. W.	Ingersoll, Ont.	200 00	50 00
Knight, H. Walter (estate).	Ingersoll, Ont.	500 00	125 00
Kow, Lee Mong.	Victoria, B.C.	1,000 00	250 00
Lambert, Chas.	Hamilton, Ont.	500 00	125 00
Laidlaw, J. A.	Belleville, Ont.	1,000 00	250 00
Law, B. B.	Yarmouth, N.S.	2,500 00	625 00
Lawrence, Chas.	Hantsport, N.S.	300 00	75 00
Lawrence, W. M.	Revelstoke, B.C.	1,000 00	125 00
Lawson, H. P.	Georgetown, Ont.	2,500 00	625 00
Lemont, J. M.	Fredericton, N.B.	1,500 00	375 00
Lendrum, T. J.	Revelstoke, B.C.	2,500 00	625 00
Leslie, Alex.	Toronto, Ont.	2,000 00	400 00
Levy, H. E.	Victoria, B.C.	1,000 00	250 00
Levy, W. J.	Mitchell, Ont.	2,500 00	625 00
Littney, Jonathan.	Digby, N.S.	500 00	125 00
Lock, Robt. H.	Yorkton, N.W.T.	1,000 00	250 00
Lockett, Fred. G.	Kingston, Ont.	2,000 00	500 00
Loggie, Thos. G.	Fredericton, N.B.	2,500 00	

## SESSIONAL PAPER No. 8

## SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.—Continued.

## LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	Amount Subscribed for.	Amount paid.
		\$ cts.	\$ cts.
Loggie, T. G. (in trust).....	Fredericton, N.B.....	2,500 00	625 00
Low, David, M.D.....	Regina, N.W.T.....	2,500 00	625 00
Luckham, J. L. (estate of).....	Glencoe, Ont.....	500 00	125 00
Lynch, John P.....	Truro, N.S.....	1,000 00	250 00
Macdonald, C. C.....	Cleveland, Ohio.....	2 500 00	625 00
Macdonald, D. A.....	Regina, N.W.T.....	2,500 00	625 00
Macdonald, D. W.....	Edmonton, N.W.T.....	1,000 00	250 00
Macdonald, J. A. M.D.....	Brandon, Man.....	2,500 00	625 00
Macdonald, Helen G.....	".....	5,000 00	1,250 00
Macdonald, J. S.....	Springhill, N.S.....	400 00	100 00
Macdonald, R. G.....	Brandon, Man.....	5,000 00	1,250 00
MacArthur, S. J.....	New Glasgow, N.S.....	2,000 00	
MacGregor, J. H.....	".....	1,000 00	250 00
Maclean, W. J., (Wendell Maclean, trustee).....	Calgary, Alta.....	500 00	62 50
Madden, G. F.....	Toronto, Ont.....	4,000 00	665 00
MacKenzie, C. A., M.D.....	Winnipeg, Man.....	1,000 00	250 00
MacKenzie, J. S.....	".....	1,000 00	250 00
MacMillan, Rev. J. W.....	".....	2,500 00	625 00
MacMillan, J. A. S.....	Brandon, Man.....	1,000 00	250 00
Macnab, J. C.....	Winnipeg, Man.....	1,000 00	250 00
Main, David, (trustee).....	Vancouver, B. C.....	1,000 00	250 00
Main, James.....	".....	2,000 00	250 00
Manchester, G. H., M.D.....	New Westminster, B. C.....	1,000 00	250 00
Manning, Horace.....	Revelstoke, B. C.....	1,000 00	250 00
Marshall, Eva H.....	Brandon, Man.....	500 00	125 00
Martin, Elizabeth R.....	Hantsport, N.S.....	200 00	50 00
Martin, Robert.....	Vancouver, B.C.....	5,000 00	1,250 00
Mather, W. M., M.D.....	Tweed, Ont.....	500 00	125 00
Matthews, W. H.....	Trenton, Ont.....	500 00	125 00
Maw, Joseph S., (Jos. Maw, trustee).....	Winnipeg, Man.....	500 00	125 00
Maw, Thos. G.....	".....	500 00	125 00
Maw, Evelyn G.....	".....	500 00	125 00
Maw, Kathleen A.....	".....	500 00	125 00
Maw, Mary.....	".....	500 00	125 00
Meek, James.....	Port Arthur, Ont.....	2,500 00	625 00
Mendell, F. P.....	Belleville, Ont.....	3,200 00	800 00
Menzie, R. E.....	Toronto, Ont.....	3,500 00	875 00
Merner, Hon. Samuel.....	Berlin, Ont.....	2,500 00	625 00
Millar, J. Ross, M. D.....	Amherst, N. S.....	1,000 00	250 00
Miller, C. J., M. D.....	New Glasgow, N.S.....	2,500 00	625 00
Miller, Thos.....	Windsor, Ont.....	1,000 00	200 00
Miller, Thos.....	Moose Jaw, N.W.T.....	500 00	125 00
Mills, Miss Alema.....	Chicago, Ill.....	500 00	125 00
Mills, A. Gordon.....	Sussex, N. B.....	4,000 00	1,000 00
Mills, Gertrude E.....	".....	1,000 00	250 00
Mills, Sara C.....	".....	1,000 00	250 00
Mitchner, Silas H.....	Hantsport, N.S.....	200 00	50 00
Mitchner, C. D.....	".....	100 00	25 00
Morris, E. A.....	Vancouver, B. C.....	5,000 00	1,250 00
Mitchell, D. M., D. D. S.....	Fort William, Ont.....	500 00	125 00
Mitchell, W. N.....	Moose Jaw, N.W.T.....	2,500 00	625 00
Moore, Helen M.....	Caledonia, Ont.....	1,000 00	250 00
Moore, Ann.....	Deer Park, P.O., Ont.....	2,000 00	500 00
Moor, C. A.....	Winnipeg, Man.....	2,000 00	500 00
Moor, Jemima A.....	".....	500 00	125 00
Morison, Rev. D. W.....	Ormsdown, Que.....	3,000 00	750 00
Morrison, John.....	Rat Portage, Ont.....	1,000 00	250 00
Morrison, M. B.....	Trenton, Ont.....	500 00	125 00
Moodie, A., (trustee).....	Calgary, Alta.....	500 00	125 00
Morris, M.....	".....	500 00	125 00
Moscrop, Edwin.....	Revelstoke, B. C.....	1,000 00	250 00
Munro, B. C.....	Amherst, N.S.....	1,000 00	125 00
Murdoch, Rev. Dr. A.....	Simcoe, Ont.....	100 00	25 00
Murphy, G. B.....	Carberry, Man.....	5,000 00	625 00

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## SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.—Continued.

## LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	Amount Subscribed for.	Amount paid.
		\$ cts.	\$ cts.
Murphy, Jas.	Fort William, Ont.	500 00	125 00
McAllister, W. B.	Ottawa, Ont.	3,200 00	800 00
McArthur, D. A.	Winnipeg, Man.	500 00	125 00
McClelland, John	Toronto, Ont.	2,500 00	625 00
McColl, Margaret	Strathroy, Ont.	100 00	25 00
McCully, Herbert R., D.D.S.	Amherst, N.S.	1,000 00	250 00
McDermand, Syd. S.	Lakeview, Ont.	1,000 00	250 00
McDiarmid, Ida K.	Brandon, Man.	2,000 00	500 00
McDonald, J. T.	Victoria, B. C.	2,000 00	500 00
McDonell, Alex. J.	Revelstoke, B. C.	1,000 00	250 00
McDonald, Phoebe A.	Aylmer, Ont.	500 00	125 00
McDougall, Alex.	Pictou, N. S.	1,000 00	250 00
McDowell, Marcus S.	Vancouver, B. C.	1,000 00	250 00
McEwen, Geo. M.	Hensall, Ont.	1,000 00	250 00
McFarlane, Jane	St. Mary's Ferry, N. B.	2,500 00	
McFaul, Alex. M., M.D.	Collingwood, Ont.	200 00	40 00
McGibbon, Donald C. (Donald McGibbon trustee)	Edmonton, N. W. T.	1,000 00	250 00
McGill, Robert S.	Simcoe, Ont.	1,000 00	250 00
McGillevray, Chas. F., M.D.	Whitby, Ont.	300 00	75 00
McGregor, R.	Fort William, Ont.	2,500 00	625 00
McKinnon, A. A.	Springhill, N. S.	400 00	100 00
McLaren, Archibald	Winnipeg, Man.	2,500 00	625 00
McLellan, Robt. W.	Fredericton, N. B.	2,000 00	125 00
McLeod, D. D.	Regina, N. W. T.	2,500 00	625 00
McLuckie, J. McF.	Vancouver, B. C.	5,000 00	1,250 00
McMeans, Lendrum	Winnipeg, Man.	2,500 00	625 00
McMillan, Malcolm	Springhill, N. S.	300 00	75 00
McMullen, T. G.	Truro, N. S.	5,000 00	625 00
McNee, Archibald	Windsor, Ont.	1,000 00	250 00
McNee, Isabella	"	2,000 00	167 00
McPhillips, L. G.	Vancouver, B. C.	1,200 00	300 00
McPhillips, R. D.	Winnipeg, Man.	1,000 00	250 00
McQuarrie, Rev. Donald H.	Avonport, N. S.	500 00	125 00
McQueen, Jas. B.	Vancouver, B. C.	1,000 00	250 00
McRae, Allan	Winnipeg, Man.	1,000 00	250 00
McRae, D. A.	"	2,500 00	625 00
McSweeney, Hon. Peter	Moncton, N. B.	500 00	100 00
Nash, T. W.	Kingston, Ont.	100 00	25 00
Nairn, J. J.	Aylmer, Ont.	1,500 00	375 00
Neff, J. A., M.D.	Ingersoll, Ont.	500 00	125 00
Neilson, J. S.	Stella, Ont.	2,000 00	500 00
Nelson, Beatrice	Vancouver, B. C.	500 00	50 00
Nelson, Edith	"	1,000 00	100 00
Nelson, Gordon	"	500 00	50 00
Nelson, Winnifred	"	500 00	50 00
Nesbitt, Samuel	Brighton, Ont.	1,000 00	250 00
New, Henry	Hamilton, Ont.	5,000 00	1,250 00
Newbury, J. C.	Victoria, B. C.	1,000 00	250 00
Newcomb, Asaph	Hantsport, N. S.	300 00	75 00
Newcomb, Mrs. Augusta	"	300 00	75 00
Nichols, E. H.	Digby, N. S.	1,000 00	250 00
Nichols, M. H.	Hamilton, Ont.	500 00	125 00
Nicol, James	Chatham, N. B.	1,000 00	250 00
Noble, Alex. L.	Norval, Ont.	500 00	125 00
Norris, John D.	Calgary, Alta.	1,000 00	250 00
Notman, Jas.	Pictou, N. S.	2,000 00	500 00
Norwood, George	Los Angeles, Cal.	100 00	25 00
Noxon, Stephen	Ingersoll, Ont.	5,000 00	1,250 00
Ochs, Anthony, M.D.	Hespeler, Ont.	500 00	125 00
O'Donohoe, James	Winnipeg, Man.	2,500 00	625 00
Pace Fred. W.	"	500 00	125 00
Paisley, H. F. S.	Sackville, N. B.	200 00	50 00
Paisley, Louise F.	"	200 00	50 00
Pain, Albert	Hamilton, Ont.	500 00	100 00

## SESSIONAL PAPER No. 8

## SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.—Continued.

## LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	Amount Subscribed for.	Amount Paid.
		\$ cts.	\$ cts
Parker, P. C. (Trustee).....	Toronto, Ont. ....	500 00	95 00
Parlee, Harold H.....	Sussex, N. B. ....	2,000 00	500 00
Parker, Godfrey .....	Winnipeg, Man. ....	2,000 00	500 00
Pattison, A. W.....	Hantsport, N.S. ....	300 00	75 00
Patterson, C. A., estate of .....	Winnipeg, Man. ....	2,000 00	500 00
Page, Rev. J. W. B.....	" .....	1,000 00	250 00
Payne, W. L.....	Colborne, Ont. ....	500 00	125 00
Pearson, E. W.....	Minnedosa, Man. ....	5,000 00	625 00
Pennock, C. G.....	Rat Portage, Ont. ....	500 00	125 00
Perks, J. V.....	Revelstoke, B. C. ....	1,000 00	250 00
Perry, Rev. N. J.....	St. Catharines, Ont. ....	500 00	125 00
Peters, A. G.....	London, Ont. ....	1,500 00	375 00
Pickard, Wm.....	Seaforth, Ont. ....	500 00	125 00
Philp, Thos. S., M.D. ....	Pictou, Ont. ....	500 00	125 00
Philps, Andrew .....	Huntingdon, Que. ....	1,000 00	250 00
Phipps, Albert E.....	Revelstoke, B. C. ....	1,000 00	250 00
Pilkey, P. J.....	Fort William, Ont. ....	1,000 00	250 00
Pitfield, Wm. T.....	Sussex, N. B. ....	5,000 00	1,250 00
Pitfield, Hattie L.....	" .....	3,000 00	750 00
Poole, J. S., M.D.....	Neepawa, Man. ....	500 00	125 00
Porter, E. Guss, K.C., M.P.....	Belleville, Ont. ....	2,500 00	625 00
Prescott, Joshua .....	Sussex, N. B. ....	4,500 00	1,125 00
Puddicombe, R. B.....	New Hamburg, Ont. ....	2,500 00	625 00
Purdon, Robert.....	Brandon, Man. ....	2,500 00	625 00
Putnam, M.....	Winnipeg, Man. ....	500 00	125 00
Randall, Ralph.....	Shoal Lake, Man. ....	2,500 00	150 00
Rand, C. D.....	Vancouver, B. C. ....	1,000 00	250 00
Rand, F. A., M.D., (trustee) .....	Parrsboro', N. S. ....	400 00	100 00
Rankin, A. D.....	Brandon, Man. ....	2,500 00	625 00
Redman Elizabeth .....	Port Perry, Ont. ....	3,000 00	750 00
Redman, Wm.....	" .....	1,500 00	375 00
Reid, Robie L.....	New Westminster, B. C. ....	1,000 00	100 00
Rennie, Peter.....	Fergus, Ont. ....	2,000 00	166 67
Rennie, William .....	" .....	2,000 00	500 00
Richardson, Peter T.....	Calgary, Alta. ....	1,000 00	.....
Richardson, S. R., M.D.....	Eglington, Ont. ....	500 00	125 00
Rioch, G. M.....	Rat Portage, Ont. ....	2,500 00	625 00
Roche & Niven, Drs.....	Minnedosa, Man. ....	500 00	43 75
Roberts, Wm.....	Winnipeg, Man. ....	1,000 00	250 00
Roberts, J. A.....	Neepawa, Man. ....	2,000 00	500 00
Robertson, A. M.....	Leamington, Ont. ....	500 00	125 00
Robertson, J. M.....	Tweed, Ont. ....	500 00	125 00
Robertson, Wm.....	Rat Portage, Ont. ....	2,500 00	625 00
Robertson, Wm.....	Calgary, Alta. ....	1,500 00	375 00
Robinson, F. T.....	Strathroy, Ont. ....	100 00	25 00
Robinson, Roland W.....	Winnipeg, Man. ....	1,000 00	250 00
Rogers, Jonathan.....	Vancouver, B. C. ....	5,000 00	625 00
Rogers, R. A.....	Winnipeg, Man. ....	1,000 00	250 00
Rogers, T. Sherman .....	Amherst, N. S. ....	1,000 00	100 00
Rollins, J. A., M.D.....	Exeter, Ont. ....	100 00	25 00
Roschman, Richard .....	Waterloo, Ont. ....	2,500 00	625 00
Ross, D. C.....	Brussels, Ont. ....	1,000 00	250 00
Ross, Hugh H., M.D.....	Seaforth, Ont. ....	2,500 00	625 00
Ross, J. H.....	Moose Jaw, N.W.T. ....	2,500 00	625 00
Ross, Walter .....	Rat Portage, Ont. ....	5,000 00	1,250 00
Rounsefell, F. W.....	Vancouver, B. C. ....	2,500 00	625 00
Runians, Magaret E.....	London, Ont. ....	1,000 00	250 00
Russell, J. H. G.....	Winnipeg, Man. ....	2,000 00	500 00
Sadler, Thos. (estate).....	Lindsay, Ont. ....	3,000 00	750 00
Sanders, Rev. Chas. W.....	Port Rowan, Ont. ....	100 00	25 00
Sanford, C. M., M.D.....	Brighton, Ont. ....	500 00	125 00
Sangster, Alex., M.D.....	Stouffville, Ont. ....	500 00	125 00
Schnarr, J. H.....	Berlin, Ont. ....	1,000 00	250 00
Schnarr, N., D.D.S. ....	Rat Portage, Ont. ....	1,500 00	375 00

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.—*Continued.*LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	Amount Subscribed for.	Amount paid.
		\$ cts.	\$ cts.
Schultz, Otto.....	Gretna, Man.....	2,500 00	150 00
Scott, Rev. E. E.....	Galt, Ont.....	500 00	125 00
Scott, H. J.....	Victoria, C.-B.....	1,000 00	250 00
Scott, R. R.....	Winnipeg, Man.....	2,500 00	625 00
Scott, Walter.....	Regina, N.W.T.....	2,500 00	625 00
Shakespeare, Noah.....	Victoria, B. C.....	1,000 00	250 00
Sharpe, F. J.....	Winnipeg, Man.....	1,000 00	250 00
Shaw, D. B.....	Hantsport, N.S.....	500 00	125 00
Shaw, L. E.....	Avonport, N.S.....	300 00	75 00
Shaw, F. W., M.D.....	Carberry, Man.....	2,500 00	625 00
Sheppard, E. E.....	Toronto, Ont.....	2,500 00	500 00
Sherwan, A.....	Brandon, Man.....	2,000 00	500 00
Sherwood, G. W.....	Sussex, N. B.....	500 00	125 00
Shillinglaw, E. M.....	Brandon, Man.....	1,000 00	250 00
Sherriff, D.....	".....	1,000 00	250 00
Shourds, L. K.....	Wellington, Ont.....	500 00	125 00
Shore, Edith R.....	Cargill, Ont.....	500 00	125 00
Shrage, A.....	Rat Portage, Ont.....	1,000 00	250 00
Shreve, Mary A.....	Digby, N. S.....	1,000 00	250 00
Sills, E. G.....	Belleville, Ont.....	2,500 00	625 00
Simpson, C. H.....	Winnipeg, Man.....	1,500 00	375 00
Simpson, R. M.....	".....	1,000 00	250 00
Sims, Rev. Thos.....	Melrose, Mass.....	2,500 00	625 00
Sinclair, D. J., M.D.....	Woodstock, Ont.....	1,000 00	250 00
Sinclair, D. V.....	Belleville, Ont.....	1,000 00	250 00
Smith, Caroline A.....	Sussex, N. B.....	500 00	125 00
Smith, C. R.....	Annerst, N. B.....	5,000 00	.....
Smith, C. E., M.D.....	Medicine Hat, N.W.T.....	200 00	50 00
Smith, George.....	Ottawa, Ont.....	500 00	125 00
Smith, Florence M.....	Aylmer, Ont.....	1,000 00	250 00
Smith, Frances R.....	Victoria, B. C.....	2,500 00	625 00
Smith, J. H. & M. A. (joint).....	Willowdale, Ont.....	1,000 00	250 00
Snelgrove, A.....	Fort William, Ont.....	2,500 00	625 00
Snyder, Frederick.....	Berlin, Ont.....	1,000 00	250 00
Sowerby, Rev. A. T.....	Toronto, Ont.....	1,000 00	250 00
Spencer Murray F.....	Hamilton, Ont.....	200 00	50 00
Spera, Margaret A.....	Winnipeg, Man.....	500 00	125 00
Starr, W. M. P.....	Indian Head, N.W.T.....	1,500 00	375 00
Steele, Geo. L.....	Niagara Falls South, Ont.....	100 00	25 00
Steele, John C.....	Newtonbrook P. O., Ont.....	1,000 00	200 00
Steeves, Rufus P.....	Sussex, N. B.....	2,500 00	625 00
Stephenson, E. F.....	Winnipeg, Man.....	2,500 00	625 00
Stevens, Reuben.....	Stouffville, Ont.....	1,000 00	250 00
Stewart, A. D., M.D.....	Fort William, Ont.....	2,500 00	625 00
Stewart, C. J., M.D.....	Calgary, Alta.....	1,000 00	.....
Stewart, J. L.....	Chatham, N. B.....	1,000 00	250 00
Stewart, W. B.....	Digby, N.S.....	500 00	125 00
Stoddard, James.....	Mt. Denison, N.S.....	300 00	75 00
Stuart, Jas.....	Winnipeg, Man.....	5,000 00	1,250 00
Sumner, Walter C.....	Truro, N. S.....	1,000 00	125 00
Sutherland, Rev. C. H. M.....	Revelstoke, B. C.....	1,000 00	250 00
Sutherland, John K.....	Vancouver, B. C.....	5,000 00	1,250 00
Sutherland, J. A., M.D.....	Springhill, N.S.....	300 00	75 00
Sutherland, W. H., M.D.....	Revelstoke, B. C.....	2,000 00	500 00
Sweet, George.....	Hamilton, Ont.....	500 00	125 00
Switzer, J. A.....	Richmond Hill, Ont.....	2,500 00	625 00
Thomson, Jas. A.....	Vancouver, B. C.....	2,500 00	625 00
Thomson, Melville P.....	".....	2,500 00	625 00
Thomson, John A.....	Winnipeg, Man.....	500 00	125 00
Ticknor, Thos.....	Parkhill, Ont.....	2,000 00	500 00
Tilley, A. S., M.D.....	Bowmanville, Ont.....	500 00	125 00
Tindall, W. R.....	Toronto, Ont.....	1,000 00	250 00
Tingley, J. B.....	Wolfville, N.S.....	500 00	125 00
Tisdale, F. W.....	Winnipeg, Man.....	1,000 00	250 00



## SESSIONAL PAPER No. 8

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.—*Concluded.*LIST OF SHAREHOLDERS—*Concluded*

Name.	Address.	Amount Subscribed for.	Amount paid.
		§ cts.	§ cts.
Traunweiser, Chas	Calgary, Alta.	2,500 00	625 00
Trumbull, R. E.	Brandon, Man.	2,500 00	625 00
Tucker, Catharine	St. Catharines, Ont.	900 00	225 00
Trumbull, A. R., M.D.	Moose Jaw, N.W.T.	500 00	125 00
Turner, Rev. Ezra	Merriton, Ont.	1,000 00	250 00
Vaughan, Elizabeth M.	St. Martin's, N. B.	300 00	75 00
Vaughan, Marion N.	"	200 00	50 00
Walker, C.	Ailsa Craig, Ont.	500 00	125 00
Walker, Geoffrey H.	Winnipeg, Man.	1,000 00	65 00
Walker, Wm.	Fredericton, N. B.	1,000 00	250 00
Walker, W. J. S.	Calgary, Alta.	2,500 00	625 00
Wallace, C. A.	"	1,000 00	250 00
Walsh, Thos.	Rat Portage, Ont.	1,000 00	250 00
Ward, Fred. T.	Stirling, Ont.	1,500 00	375 00
Webb, Alfred, M.D.	Newmarket, Ont.	1,000 00	250 00
Webster, Alex. F.	Toronto Ont.	5,000 00	1,250 00
Weddell, Robert.	Trenton, Ont.	5,000 00	1,250 00
Weir, W. A.	Rat Portage, Ont.	500 00	125 00
Wells, Richard	Aurora, Ont.	500 00	125 00
Wemyss, John	Neepawa, Man.	1,500 00	180 00
Wemyss, Maggie H.	"	1,000 00	120 00
White, Chas. T.	Sussex, N. B.	5,000 00	1,250 00
White, Frances A.	"	1,200 00	300 00
White, Geo. H.	"	5,000 00	1,250 00
White, Jas. E.	St. John, N. B.	2,000 00	500 00
White, J. L.	Victoria, B. C.	2,500 00	23 26
White, Simeon H.	Sussex, N. B.	10,000 00	2,500 00
Whitehead, E. R.	Winnipeg, Man.	500 00	125 00
Whitelaw, J.	Edmonton, Alta.	1,000 00	250 00
Whitla, H. W.	Winnipeg, Man.	1,000 00	250 00
Widdis, John B.	Caledonia, Ont.	500 00	125 00
Wilcox, W. J.	Virden, Man.	2,500 00	625 00
Williams, Adolphus	Vancouver, B. C.	1,300 00	325 00
Williams, John	Winnipeg, Man.	1,000 00	250 00
Williamson, E. W.	Indian Head, N.W.T.	2,500 00	625 00
Wilson, Earle F.	Harrison, Mich.	500 00	125 00
Wilson, H. G. W.	Indian Head, N.W.T.	2,500 00	625 00
Wilson, John D., M.D.	London, Ont.	500 00	125 00
Wilson, W. F.	Berlin, Ont.	1,000 00	250 00
Wing, Loo Gee	Victoria, B. C.	5,000 00	1,250 00
Wistner, Ephraim	St. Catharines, Ont.	200 00	50 00
Woods, David	Hespeler, Ont.	2,000 00	500 00
Wood, Geo. D.	Winnipeg, Man.	5,000 00	1,250 00
Wood, Joseph E.	Rat Portage, Ont.	500 00	125 00
Worley, J. Frederic	Vancouver, B. C.	3,000 00	750 00
Wright, Rev. David	Springhill, N.S.	500 00	125 00
Wright, David M.	Stratford, Ont.	100 00	25 00
York, Archibald	Edmonton, Alta.	2,500 00	375 00
Yorston, John	Pictou, N. S.	1,000 00	250 00
Yould, Wm.	Kentville, N.S.	2,500 00	625 00
Young, Chas. E.	Falmouth, N.S.	1,000 00	250 00
Young, J. E.	Rat Portage, Ont.	1,000 00	250 00
Young, Wm. F.	Neepawa, Man.	2,500 00	300 00
Zealand, W. O.	Hamilton, Ont.	500 00	125 00
Zwick, Frank, M.D.	Stirling, Ont.	3,200 00	800 00
		\$1,000,000 00	\$225,595 68



## THE SUN LIFE ASSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at December 31, 1905).

R. Macaulay, President and Managing Director; S. H. Ewing, Vice-President; J. P. Cleghorn, Charles Cushing, J. R. Dougal, Abner Kingman, T. B. Macaulay, J. McKergow, James Tasker.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Shares.	Amount subscribed for.	Paid up in Cash.
			\$	\$
Abbott, Albert.....	Brockville.....	52	5,200	780
Abbott, Edwin.....	".....	33	3,300	495
Alexander, Charles M.....	Montreal.....	130	13,000	1,950
Cushing, Charles and.....				
Black, Chas. R.....				
Allan, Mrs. A. S.....	".....	4	400	60
Allan, Robert A.....	".....	44	4,400	660
Allan, Arch. A.....	".....	59	5,900	885
Allan, Robt. A. } Executors.....	".....	44	4,400	660
Allan, Wm. A. }				
Allen, Miss Margaret.....	London, Eng. ....	6	600	90
Anderson, A. D.....	Montreal.....	41	4,100	615
Anderson, R. D. and.. }				
Anderson, Charlotte D. }				
Anderson, Mrs. Frances D.....	Ottawa.....	43	4,300	645
Anderson, Miss Charlotte D.....	Montreal.....	9	900	135
Anderson, Robt. D.....	".....	9	900	135
Anderson, Arch. D.....	".....	10	1,000	150
Bank of Montreal.....	Fredericton.....	2	200	30
Bate, Henry A., in trust.....	Ottawa.....	1	100	15
Bate, Henry A., in trust.....	".....	1	100	15
Bate, Henry A., in trust.....	".....	1	100	15
Bate, Henry A., in trust.....	".....	1	100	15
Bate, H. G.....	".....	100	10,000	1,500
Bate, Wm. T.....	St. Catharines.....	28	2,800	420
Bateman, Geo. A.....	Kingston.....	2	200	30
Bell, John, K.C., Estate late.....	Belleville.....	11	1,100	165
Bell, Mrs. Harriet Jane.....	Toronto.....	25	2,500	375
Black, Mrs. Annie.....	Halifax, N.S.....	26	2,600	390
Blackader, Mrs. R. L.....	Montreal.....	5	500	75
Barland, G. B.....	".....	26	2,600	390
Cameron, J. H.....	Orange, N.-J.....	13	1,300	195
Campbell, F. W., M.D.....	Montreal.....	20	2,000	300
Catheart, Rev. N.....	Guernsey, C.I.....	32	3,200	480
Chisholm, Mrs. Margaret.....	Belleville.....	37	3,700	555
Clarke, E. O.....	London, Eng.....	5	500	75
Cleghorn, J. P.....	Montreal.....	36	3,600	540
Collins, J. D.....	Peterboro'.....	105	10,500	1,575
Coulson, D.....	Toronto.....	13	1,300	195
Cox, Hon. Geo. A.....	".....	52	5,200	780
Cross, Selkirk, K.C.....	Montreal.....	46	4,600	690
Cushing, Mrs. L. M.....	".....	117	11,700	1,755
Cushing, Mrs. L. M., in trust.....	".....	5	500	75
Cushing, Charles.....	".....	50	5,000	750
DeLisle, A. M., (Estate).....	".....	40	4,000	600
DeLisle, M. Nowlan.....	".....	12	1,200	180
Dexter, David.....	Hamilton.....	91	9,100	1,365
Dickson, Mrs. Violet R. W.....	Toronto.....	10	1,000	150
Dickson, W. B.....	Westmont.....	30	3,000	450
Dougal, John Redpath, M.A.....	Montreal.....	25	2,500	375
Dougherty, C. B.....	Ottawa.....	26	2,600	390
Ewing, S. H.....	Montreal.....	73	7,300	1,095
Fair, Robert, in trust.....	Peterboro'.....	16	1,600	240
Fairbairn, Mrs. Jane R.....	".....	20	2,000	300
Filgate, Samuel.....	Montreal.....	10	1,000	150
Finkel, Miss Leopoldine.....	San José, Cal.....	45	4,500	675
Forster, Rev. J. Lawson, D. D.....	London, Eng.....	100	10,000	1,500

## SESSIONAL PAPER No. 8

## SUN LIFE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Share.	Amount subscribed for.	Paid up in Cash.
			\$	\$
Fry, Mrs. Laura.....	Montreal.....	11	1,100	165
Gault, Arthur F.....	Montreal.....	5	500	75
Gault, C. Ernest.....	".....	5	500	75
Gault, Leslie H.....	".....	5	500	75
Gault, Mrs. E. J., in trust.....	".....	1	100	15
Gault, M. H.....	".....	5	500	75
George, Rev. J. H., D.D.....	Chicago.....	30	3,000	450
Gilmour, J. H.....	Brockville.....	26	2,600	390
Gilroy, Thos., (Estate).....	Winnipeg.....	10	1,000	150
Gilroy, Mrs. Beatrice.....	".....	126	12,600	1,890
Greene, E. Kirk.....	Montreal.....	65	6,500	975
Hall, Miss J. A.....	Ottawa.....	59	5,900	885
Hamilton, Alexander (Estate).....	Montreal.....	65	6,500	975
Hendershot, E. W.....	".....	30	3,000	450
Hill, Wm. H.....	Peterboro'.....	68	6,800	1,020
Hingston, Sir Wm. H., M.D.....	Montreal.....	13	1,300	195
Horwood, Edgar L.....	Ottawa.....	10	1,000	150
Ibbotson, Mrs. F. L.....	Montreal.....	4	400	60
Kingman, Abner.....	".....	55	5,500	825
Labelle, Albert A.....	".....	6	600	90
Leney, Miss Charlotte D.....	".....	9	900	135
Leney, John M.....	".....	5	500	75
Leney, Mrs. Lucinda.....	".....	25	2,500	375
Lever, Mrs. M. Edythe.....	New York.....	5	500	75
Little, James.....	Belleville.....	30	3,000	450
Luman, Mrs. Bessie Tait.....	Montreal.....	26	2,600	390
Macaulay, R.....	".....	492	49,200	7,380
Macaulay, R., in trust.....	".....	234	23,400	3,510
Macaulay, T. B.....	".....	163	16,300	2,445
Macaulay, Mrs. H. M.....	".....	33	3,300	495
Macaulay, Herbert R., M.D.....	Shanghai.....	173	17,300	2,595
Macaulay, Mrs. A. I.....	".....	20	2,000	300
Macnaughton, Mrs. J. B.....	Kingston.....	32	3,200	480
Macpherson, Alex., (Estate).....	Montreal.....	26	2,600	390
McCarthy, Jas. M.....	".....	21	2,100	315
McCarthy, John G.....	".....	21	2,100	315
McDonald, K.....	Ottawa.....	49	4,900	735
McFarlane, Mrs. M. K.....	Montreal.....	65	6,500	975
McGill, Charles.....	Peterboro'.....	137	13,700	2,055
McKenzie, Murdoch, (Estate).....	Montreal.....	469	46,900	7,035
McKergow, John.....	".....	35	3,500	525
McLachlan, Mrs. Elizabeth W.....	".....	2	200	30
McLachlan, Mrs. Elizabeth W., in trust.....	".....	1	100	15
May, Geo. S.....	Ottawa.....	55	5,500	825
Meredith, C. & Co.....	Montreal.....	44	4,400	660
Merchants Bank of Canada.....	".....	200	20,000	3,000
Meyer, H. W. C., (Estate).....	Calgary.....	14	1,400	210
Meyer, J. T. L. & Ross, C. C. in trust.....	Toronto.....	4	400	60
Miller, Miss J. G.....	Montreal.....	25	2,500	375
Miller, Mrs. Elizabeth Smith.....	".....	15	1,500	225
Miller, Wm. T.....	".....	2	200	30
Molsons Bank.....	".....	59	5,900	885
Ogilvie, Mrs. Sarah Leney.....	".....	210	21,000	3,150
Parker, Ida Louise.....	Ottawa.....	10	1,000	150
Perley, Geo. H.....	".....	50	5,000	750
Piddington, T. A., Billingsley, F. & Mann, Wm., Executors.....	Montreal.....	140	14,000	2,100
Piddington, Thos. A.....	Quebec.....	35	3,500	525
Piddington, Samuel.....	Ottawa.....	35	3,500	525
Piddington, Alfred.....	Montreal.....	35	3,500	525
Piddington, Mrs. Annie, (Institute).....	Quebec.....	35	3,500	525
Reekie, Miss Jessie C.....	Westmount.....	33	3,300	495
Reekie, Miss Isabella G.....	".....	33	3,300	495

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SUN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Shares.	Amount subscribed for.	Paid up in Cash.
			8	8
Reid, John R.	Ottawa	10	1,000	150
Reid, Geo. E.	London, Eng.	10	1,000	150
Ridout, Mrs. Kezia	Richmond, Que.	34	3,400	510
Robertson, Henry	Westmount	40	4,000	600
Roger, Miss Isabella	Peterboro.	46	4,600	690
Ross, Mrs. C. C.	Montreal	12	1,200	180
Ross, Rev. D., D.D.	Kingston	26	2,600	390
Ross, Frank W.	Quebec	260	26,000	3,900
Ross, J. G.	Montreal	10	1,000	150
Ross, P. S. & Sons.	"	1	100	15
Ross, W. G.	"	11	1,100	165
Rowlands, Mrs. C. S.	Aberdeen, N.C.	12	1,200	180
Ryan, John, (Estate)	Toronto	33	3,300	495
Ryan, Mrs. M. I.	"	130	13,000	1,950
Smith, Mrs. May Hope	"	25	2,500	375
Smith, R. Wilson	Montreal	3	300	45
Snasdell, James S.	"	38	3,800	570
Stevenson, Miss Agnes S.	Quebec	12	1,200	180
Stevenson, James A.	Montreal	10	1,000	150
Stevenson, Miss J. E.	"	12	1,200	180
Strong, Mrs. A. W.	"	10	1,000	150
Tasker, James.	"	250	25,000	3,750
Tory, James C.	"	125	12,500	1,875
Voss, Mrs. Hermann	Lakeport	15	1,500	225
Waddell, Hugh	Peterboro	25	2,500	375
Waddie, John	Toronto	100	10,000	1,500
Wanless, Mrs. Harriet	St. Catharines	26	2,600	390
Ward, Mrs. E. B.	Westmount	32	3,200	480
Warden, Rev. R.H., D.D. (Estate)	Toronto	119	11,900	1,785
Warner, Mrs. L. C.	Montreal	23	2,300	345
Whyte, Mrs. G. A.	Peachland, E.C.	22	2,200	330
Williams, Miss J. A. C.	Superior, Wis.	5	500	75
Wilson, Miss Stella McKenzie	Montreal	17	1,700	255
Workman, Thomas, in trust	Ottawa	48	4,800	720
Total		7,000	700,000	105,000

SESSIONAL PAPER No. 8

## THE UNION LIFE ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

H Polliran Evans, President; H. Symons, K. C., Secretary; W. H. Carrie, G. E. Millichamp, M.B.,  
G. E. Allen Jones, C. J. Harvey, F. G. Hughes, L.D.S.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed.	Amount paid up in Cash.
		\$	\$
Carrie, W. H.	Toronto.	2,500	250
Evans, H. Pollman.	"	2,500	250
Harvey, Charles J., F. I. A.	New York.	2,500	250
Hughes, F. G., L.D.S.	Galt	2,500	250
Jones, G. E. Allen.	Quebec	2,500	250
Millichamp, G. E., M.B.	Toronto.	2,500	250
National Agency Company, Limited.	"	982,500	98,250
Symons, Harry, K. C.	"	2,500	250
		1,000,000	100,000

## THE WESTERN ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1905).

Hon. Geo. A. Cox, President; J. J. Kenny, Vice-President and Managing Director; Honourable S. C. Wood, Geo. R. R. Cockburn, Geo. McMurrich, H. N. Baird, W. R. Brock, J. K. Osborne, E. R. Wood.

## LIST OF SHAREHOLDERS—(As at December 31, 1905).

Name.	Residence.	Amount subscribed.	Amount Paid up.
		\$	\$
Adamson, W. H. ....	Toronto. ....	200	200
Agar, Miss Florence ....	" .....	220	220
Alexander, S. C. & Mrs. J. P. ....	Surbiton, Eng. ....	700	700
Allan, Mrs. Elsie M. ....	Toronto .....	2,000	2,000
Ambrose, H. S. ....	Montreal. ....	700	700
Arkell, F. Henry. ....	Woolaston, Eng. ....	8,000	8,000
Armstrong, estate late Margaret. ....	Guelph. ....	200	200
Arnoldi, Frank (in trust). ....	Toronto. ....	600	600
Ayles, Miss Anna. ....	" .....	240	240
Baillie Bros. & Co. ....	" .....	400	400
Baillie, James E. ....	" .....	740	740
Bain, John. ....	" .....	1,000	1,000
Bain, John (trustee). ....	" .....	320	320
Bain, Thomas. ....	Dundas. ....	1,000	1,000
Bain, Mrs. Helen. ....	" .....	1,200	1,200
Baines, C. C., estate late. ....	Toronto. ....	40	40
Baines, Mrs. Mary L. ....	" .....	180	180
Baird, Hugh N. ....	" .....	2,400	2,400
Baker, John T. ....	New York .....	5,000	5,000
Ballantyne, W. L. ....	Glasgow, Scotland. ....	480	480
Barker, Miss Lucy W. ....	Torrington, Conn. ....	320	320
Barker, Samuel. ....	Hamilton .....	3,320	3,320
Barnett, Mrs. J. B. ....	Renfrew. ....	3,000	3,000
Bassett, Miss Mary J. C. ....	Bowmanville. ....	400	400
Bassett, Mrs. Annie. ....	" .....	500	500
Bassett, Thomas. ....	" .....	600	600
Bate, estate late T. B. ....	St. Catharines. ....	2,000	2,000
Bate, W. T. ....	" .....	1,000	1,000
Bates, F. W. & C. S. Austin. ....	London, Eng. ....	200	200
Battersby, C., M.D. ....	Port Dover. ....	520	520
Baxter, Mrs. A. H. C. ....	Ottawa. ....	500	500
Baxter, Dighton W. ....	Toronto. ....	200	200
Baxter, Miss Ellen M. ....	Burlington. ....	2,000	2,000
Bean, Rev. W. H. ....	Yonkers, N. Y. ....	720	720
Beatty, Mrs. Edith A. ....	Toronto. ....	240	240
Beatty, Mrs. Margaretta. ....	" .....	500	500
Beemer, Miss Clara. ....	" .....	280	280
Beemer, Miss Kate A. ....	" .....	700	700
Beemer, Frank, M.D. ....	Hamilton. ....	160	160
Beeson, Mrs. Mary W. ....	Colorado Springs, Col. ....	320	320
Bell-Irving, J. J. ....	Hawick, Scotland. ....	8,000	8,000
Bickerdike, Robert. ....	Montreal. ....	71,000	71,000
Blain, estate late Mrs. Eliza H. ....	Toronto. ....	4,500	4,500
Blaker, Rev. C. R. ....	London, Eng. ....	1,000	1,000
Blaker, E. H. ....	" .....	4,000	4,000
Blaker, H. M. ....	Lewes, Eng. ....	80	80
Blaker, M. S. ....	London, Eng. ....	400	400
Blaker, Reginald. ....	" .....	240	240
Blossom, Geo. W. ....	Chicago, Ill. ....	2,500	2,500
Bond, W. Geo. ....	Guelph. ....	400	400
Bond, John M. ....	" .....	760	760
Boswell, Mrs. Charlotte. ....	Toronto. ....	2,000	2,000
Braid, John. ....	London, Eng. ....	200	200
Brock, W. R. ....	Toronto. ....	10,640	10,640
Brough, T. G., Mgr. (in trust). ....	" .....	5,000	5,000
Brouse Mitchell & Co. ....	" .....	500	500

## SESSIONAL PAPER No. 8

## WESTERN ASSURANCE COMPANY—Continued

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in.
		\$	\$
Brown, Mrs. Cornelia C.	Owen Sound, Ont.	5,000	5,000
Brown, Edward B., executor estate late Mrs. D. E. Betley.	Toronto	1,500	1,500
Brown, Robert S.	"	1,000	1,000
Bruce, Robert.	London, Eng.	1,400	1,400
Brunton, Mrs. Harriet A.	Newmarket	1,000	1,000
Burder, Mrs. A. F.	Barncombe, Eng.	40	40
Burder, R. H. R.	"	1,000	1,000
Burder, John.	"	1,000	1,000
Burns, Geo. Ferrier	Toronto.	2,000	2,000
Cable, Ernest.	London, Eng.	5,000	5,000
Cameron, Mrs. Annie.	Toronto	800	800
Cameron, Mrs. Katherine.	Toronto Junction.	120	120
Campbell, est. late D.	Interlaken, N.Y.	940	940
Campbell, Eleanor (Mrs.)	Ston. wall, Man.	500	500
Campbell, exrs. est. late Peter McL.	Collingwood	400	400
Canada Trust Company.	London.	800	800
Carey, est. late Wm	Toronto	1,200	1,200
Carlyle, est. late Jas. D.	"	2,500	2,500
Carlyle, Mrs. W. D.	"	3,580	3,580
Carmelite Sisters.	Baltimore, Md.	360	360
Carmichael, Wm.	Woburn	500	500
Carpenter, Miss S. P.	Collingwood	800	800
Carpenter, E. R.	"	1,200	1,200
Carpenter, F. B.	Boston, Mass.	5,000	5,000
Carruthers, James.	Toronto.	10,000	10,000
Cashin, A.	Birmingham, Eng.	240	240
Cawthra, Mrs. E. J.	Toronto.	1,000	1,000
Cawthra, Mrs. E. J. and W. H. (in trust).	"	2,200	2,200
Cawthra, Wm.	"	600	600
Central Can. Loan & Savings Co., Ltd.	"	23,260	23,260
Central Can. Loan & Savings Co., Ltd., in trust.	"	52,500	52,500
Chester, George.	Scarboro'	1,000	1,000
Cheyne, A. D.	London, Eng.	1,600	1,600
Childerhose, Mrs. I.	Parry Sound.	200	200
Chipman, Willis.	Toronto	2,000	2,000
Chute, Misses Eliza and Agnes, in trust.	"	300	300
Clark, Andrew.	Dundas	2,000	2,000
Clark, James A.	Greensville.	500	500
Cockburn, G. R. R.	Toronto	10,000	10,000
Coffee, J. F.	"	1,000	1,000
Coles, Ernest.	Caterham, Eng.	2,000	2,000
Comstock, Mrs. Sarah R.	New York.	1,200	1,200
Cooch, A. C.	Toronto.	1,640	1,640
Cook, trs. est. late J. L.	"	1,000	1,000
Cooke, Trevor E.	"	800	800
Cooper, Alfred.	London, Eng.	2,000	2,000
Coulthard, W. W.	Barrie.	200	200
Coutts, James.	Ufford, Muskoka	1,000	1,000
Cox, Hon. Geo. A.	Toronto.	50,000	50,000
Cox, Mrs. Annie S.	Paris.	1,220	1,220
Craig, Mrs. F. G.	Kingston.	80	80
Craig, Rev. R. J., in trust.	"	40	40
Creelman, A. R., K.C.	Montreal.	2,000	2,000
Crocker, Sydney.	Toronto	300	300
Crombie, Miss Jessie E.	Willesden, Eng.	160	160
Crombie, Mrs. Jessie.	"	280	280
Crosbie, C. A.	Vancouver.	500	500
Crosby, George E.	Toronto	200	200
Crosley, Geo. R.	Fort Madison, Iowa.	500	500
Crosley, Geo. R., trustee.	"	1,000	1,000
Crowthor, W. C.	Toronto.	800	800
Cryderman, J. H.	Bowmanville.	1,000	1,000
Cumberland, C. R. and A. W. Clark, in trust.	Toronto.	200	200

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## WESTERN ASSURANCE COMPANY—Continued,

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed.	Amount paid up.
		\$	\$
Cunningham, Robert.....	Guelph.....	3,700	3,700
Currie, Miss Louise S.....	Omeme.....	320	320
Dadson, Mrs. A. V. S.....	Paris.....	2,000	2,000
Dalton, A. E.....	Toronto.....	500	500
Dalton, C. C.....	".....	7,500	7,500
Dalton, Miss Edith M.....	".....	1,500	1,500
Dalton, Miss Janie E.....	".....	1,500	1,500
Dalton, Miss Mary R.....	".....	500	500
Dalton, Robert C.....	".....	100	100
Davidson, Mrs. Susannah F.....	".....	740	740
Davy, John.....	".....	100	100
DeGex, Leonard M.....	Strathroy.....	320	320
Demers, Mrs. A.....	Montreal.....	200	200
Dennis, M. O.....	Batavia, N. Y.....	1,000	1,000
Denny, John.....	Toronto.....	2,000	2,000
Des Voeux, H. J.....	".....	200	200
Dewar, G. T.....	".....	100	100
Dexter, G. T.....	Atlanta, Ga.....	1,000	1,000
Dickert, Mrs. Rebecca B.....	Woodstock.....	360	360
Dickson, Robt., in trust for A. Beattie & Co.....	St. Mary's.....	4,000	4,000
Dight, Norris.....	Theford.....	400	400
Dingman, Mrs. A. C.....	Toronto.....	800	800
Dominion Securities Corp'n.....	".....	121,040	121,040
Donnelly, Capt. Thomas.....	Kingston.....	400	400
Duff, Mrs. Maria E.....	Toronto.....	140	140
Duffett, Walter.....	".....	1,500	1,500
Dundas, est. late Jos. R.....	".....	1,000	1,000
Dunlop, Miss Mildred M.....	Richmond, Va.....	40	40
Dunlop, Robert J.....	Glasgow, Scotland.....	2,000	2,000
Dunlop, Thomas.....	".....	2,000	2,000
Dunn, Jesse W.....	Toronto.....	500	500
Dunnett, Mrs. Jessie.....	".....	1,500	1,500
Dupuis, Mrs. Annie.....	Kingston.....	400	400
Eakins, W. George.....	Toronto.....	400	400
Elliott, Miss Kate A.....	London.....	1,200	1,200
Emery, Mrs. Charlotte H.....	Port Burwell.....	500	500
Evans, est. late Rev. E. D.D.....	London.....	960	960
Ewing, Mrs. Isabella.....	Bayfield.....	500	500
Farthing, J. M., in trust.....	Aylmer.....	200	200
Farwell, W. G., M.D., in trust.....	Philadelphia, Pa.....	1,400	1,400
Fauquier, G. E.....	Ottawa.....	5,000	5,000
Featherstonhaugh, Mrs. C. L.....	Toronto.....	1,100	1,100
Ferguson & Blaikie.....	".....	260	260
Fernie, Mrs. D. M.....	London, Eng.....	800	800
Fernie, W. J.....	".....	7,200	7,200
Fernie, W. K.....	Liverpool Eng.....	1,000	1,000
Ferrier, Miss Annie.....	Orangeville.....	260	260
Field, Mrs. Isabella.....	Toronto.....	1,000	1,000
Fison, Edward.....	Ipswich, Eng.....	800	800
Fitton, Chas. E. & H. W., executors.....	Brantford.....	200	200
Fitton, H. W.....	".....	160	160
Fitzgerald, Wm.....	Unknown.....	100	100
Fitzgerald, est. late Robert.....	Hespeler.....	4,160	4,160
Forster, J. W. L.....	Toronto.....	200	200
Foster, C. C.....	".....	200	200
Foster, Mrs. Jane M.....	".....	520	520
Fox, G. W.....	Liverpool, Eng.....	1,840	1,840
Frank & Dubois.....	New York.....	25,000	25,000
Freyseng, Peter.....	Toronto.....	3,500	3,500
Frink, H. W.....	New York.....	500	500
Frink, R. W. W.....	St. John, N.B.....	5,000	5,000
Fullard, R. J.....	Toronto.....	100	100
Fulton, est. late R. R.....	".....	3,320	3,320

## SESSIONAL PAPER No. 8

## WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed.	Amount Paid up.
		\$	\$
Gamble, Mrs. Matilda	Toronto	1,140	1,140
Gamsby, Mrs. Rosa A. B.	Oscala, Fla.	1,920	1,920
Garrett, Mrs. Minnie L.	Kingston	500	500
Gash, est. late Jane (Mrs.)	Toronto	1,000	1,000
Gash, N. B.	"	500	500
Gentles, Mrs. Margaret	Kincardine	1,500	1,500
George, W. H.	Toronto	100	100
Gibbs, H. M.	Philadelphia, Pa.	500	500
Gibbs, M.	Toronto	200	200
Gibson, Mrs. Elizabeth M.	Hamilton	2,000	2,000
Gibson, Rev. John	Thornhill	500	500
Gibson, Hon. Wm.	Beamsville	8,240	8,240
Gill, Robert	Ottawa	400	400
Gilleland, L. J.	Ayton	200	200
Gilmor, Miss Alice	Toronto	100	100
Glen, Robert	Glasgow, Scotland	720	720
Glover, Mrs. H. B. Q.	Liverpool, Eng.	1,000	1,000
Goad, C. E., C.E.	Toronto	14,000	14,000
Goddard, Leonard	London, Eng.	200	200
Gold, James	"	1,120	1,120
Gordon, Wm.	Unknown	60	60
Gorham, Mrs. Helen D.	Milton	240	240
Gorman, Miss Jemima	New York	100	100
Gould, Isaac	Uxbridge	2,500	2,500
Gourlay, Mrs. Lottie G.	Toronto	1,000	1,000
Gowan, Sir Jas., K.C.M.G., LL.D.	Barrie	3,640	3,640
Gowans, est. late J.	Toronto	3,000	3,000
Graham, Mrs. Ada	Fair Hope, Ala.	1,000	1,000
Graham, James	Lindsay	2,500	2,500
Graham, J. F. N.	Glasgow, Scotland	5,000	5,000
Graham, J. H. N.	"	5,000	5,000
Grant, Miss Aggie G.	Woodville	1,440	1,440
Grasett, Fred. Leun., M.D.	Toronto	2,280	2,280
Gray, William	New York	400	400
Gunn, Miss Tena	Toronto	500	500
Guntrum, L. E.	Cincinnati, O.	1,000	1,000
Hagarty, D. G.	Toronto	100	100
Hague, George	Montreal	500	500
Haining, Joseph	Ridgetown	140	140
Hamilton, est. late Jas.	Warkworth	2,000	2,000
Hammond, Mrs. Isabella	Erindale	7,720	7,720
Hanlin, Mrs. Helen	Fergus	300	300
Harrington, Mrs. C.	Toronto	20	20
Harrington, Fred	"	380	380
Harrington, Miss Kate	"	500	500
Harris Trust	Brantford	3,400	3,400
Harris, Rev. Elmore	Toronto	1,000	1,000
Harris, Lloyd	Brantford	6,800	6,800
Harris, A. B. & A. Adamson, trustees.	Clarkson	800	800
Harris, A. B.	"	440	440
Harris, Miss Annie L.	"	1,080	1,080
Harris, Miss Naomi M.	"	1,080	1,080
Harris, Mrs. Mary H. S. V.	"	1,240	1,240
Harvey, Mrs. Joanna L., in trust	Guelph	200	200
Haskins, W. F.	Dunnville	600	600
Haszard, Horace	Charlottetown, P.E.I.	1,000	1,000
Heakes, Rev. Wm.	Wellsboro', Pa.	800	800
Heape, Mrs. Barbara	Liverpool, Eng.	3,000	3,000
Heffernan, Miss M. C.	Collingwood	1,600	1,600
Henderson, John	Ottawa	2,500	2,500
Henry, est. late John	Toronto	400	400
Hepburn, R. R.	"	100	100
Hewat, Miss Florence E.	Halifax, N.S.	400	400
Heyd, Geo. D.	Brantford	1,300	1,300



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WESTERN ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount Paid up.
		\$	\$
Hime, W. L. & M. W., in trust.	Toronto	300	300
Hinde, George J.	"	15,000	15,000
Hirschberg, F. D.	St. Louis, Mo.	2,500	2,500
Hobson, Mrs. Agnes	Guelph	1,200	1,200
Hobson, Edward J.	Toronto	2,000	2,000
Hobson, J. Henry	Dawlish, Eng.	4,000	4,000
Hodgkinson, F. A.	London, Eng.	600	600
Hogg, Capt. John S.	"	300	300
Holcroft, H. S.	Orillia	100	100
Holcroft, Mrs. M. S.	Toronto	200	200
Holtby, A. F., Mgr. (in trust).	Lucan	4,000	4,000
Home Savings and Loan Co., (in trust).	Toronto	17,300	17,300
Hopkins, George	London, Eng.	140	140
Hood, John (in trust)	Keewatin.	500	500
Hooper, Chas. (estate late)	St. Catharines	1,260	1,260
Hopkins, John (in trust for Mrs. Annie Wheeler).	St. Paul, Mo.	5,000	5,000
Hopkins, John (in trust for Mrs. Elizabeth Long).	Toronto	5,000	5,000
Horne, Rev. R., (ex. estate late George).	Elora.	1,240	1,240
Hornsby, Harry	Rhyl, N. Wales	340	340
Hoskin, John, Pres., & J. W. Langmuir, Man. Dir. (in trust).	Toronto	4,580	4,580
Howe, Etna D.	"	2,000	2,000
Hunter, J. H.	"	5,100	5,100
Inglis, Miss Annie	Aberdeen, Scotland	200	200
Irving, Mrs. Louie	Toronto	100	100
Irving, L. H.	"	1,600	1,600
Jackes, Mrs. Henrietta	Eglington	400	400
Jackes, Price (estate late)	Toronto	2,640	2,640
Jackson, Margaret (estate late)	Buffalo, N. Y.	400	400
Jackston, Mrs. N. Lane.	London, Eng.	400	400
Jager, A. N. R.	Liverpool, Eng.	500	500
Jager, B. M.	"	1,000	1,000
Jarvis, Mrs. Jennie (exrx)	Toronto	940	940
Johnston, Charles A.	Bowmanville.	600	600
Jones, Grey.	Liverpool, Eng.	200	200
Johnston, James A.	Bowmanville.	1,000	1,000
Jones, Thomas E.	Toronto	180	180
Jones, Rev. Wm.	"	8,300	8,300
Jones, W. E.	Liverpool, Eng.	400	400
Keefer, W. Napier	Galt	1,100	1,100
Keith, David S.	Toronto	1,300	1,300
Kennedy, Miss Belle H.	San Francisco, Cal.	20	20
Kennedy, Miss Grace M.	"	20	20
Kenny, J. J. (in trust)	Toronto	24,000	24,000
Kenny, J. J.	"	43,300	43,300
Kenny, Miss Marion	"	400	400
Kennaway, Miss Gertrude E.	St. Mary's, Eng.	540	540
Kennaway, Sir John H., Bart.	"	3,000	3,000
Kilvert, F. E., Acting Agent, & E. A. Campbell, Acct (in trust)	Toronto	1,460	1,460
King, Miss Emma	Quebec	400	400
Kirkpatrick, Rev. F. W. (est. late).	Kingston	600	600
Kirkpatrick, Mrs. Harriet B.	"	820	820
Knight, Edward	Rotterdam, Holland	400	400
Knox, George	Toronto	240	240
Knowles, C. R.	Albany, N. Y.	1,000	1,000
Lamond, William	London, Eng.	1,000	1,000
Landon, Zebulon	Simcoe	2,000	2,000
Landon, Mrs. Alison B.	"	8,000	8,000
Langley, H. George	Toronto	700	700
Larkin, P. (est. late)	St. Catharines	2,000	2,000
Lash-Miller, Mrs. P. C.	Toronto	600	600
Latta, James D.	London, Eng.	2,600	2,600
Law, William	Glasgow, Scotland	1,440	1,440
Lawrence, G. W. (est. late)	Stratford	1,100	1,100

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WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued

Name.	Residence.	Amount Subscribed.	Amount Paid up.
		\$	\$
Lawrence, W.	Stratford.....	1,000	1,000
Lee, Frank P.	Toronto.....	500	500
Leggat, Matthew	Hamilton.....	5,000	5,000
Little, Rev. James, M.A.	Belfast, Ireland.....	5,000	5,000
Little, Dr L. S.	London, Eng.....	400	400
Locke, J. T.	Toronto.....	200	200
Logan, F. G.	".....	900	900
Long, Thomas (in trust)	".....	2,000	2,000
Long, Thomas	".....	5,080	5,080
Long, Miss Elizabeth	".....	1,600	1,600
Long, Miss Annie	".....	1,600	1,600
Long, F. S.	London, Eng.....	40	40
Loscombe, Mrs Charlotte	Kincardine.....	260	260
Lyons, Miss Antonia E.	Toronto.....	240	240
Lyon, Mrs. Josephine	".....	500	500
Macdonald, Mrs. Sarah M.	".....	240	240
Macgillivray, Miss Clara D.	Kingston.....	440	440
Mackay, George S. (est. late) trustee.	Toronto.....	640	640
Macpherson, Miss Katherine L.	Montreal.....	240	240
Macpherson, R. D., (trs. late)	".....	1,000	1,000
Macmahon, H. P.	Woodstock.....	1,000	1,000
Maddison, Mrs E. A.	Toronto.....	220	220
Mahony, R. J.	".....	500	500
Mann, John, jr.	Glasgow, Scotland.....	720	720
Mann, Ludovic M.	".....	1,440	1,440
Manning, A., (est. late)	Toronto.....	8,000	8,000
Manson, W.	".....	1,000	1,000
Marks, Mrs. Emilie P.	Deer Park.....	500	500
Mara, Miss Ida M.	Lucan.....	300	300
Martin, Percy.	Toronto.....	100	100
Martin, Thos. B. (trustee)	Cayuga.....	800	800
Masson, Wm., (est. late)	Toronto.....	2,440	2,440
Maughan, Est. late N.	".....	1,000	1,000
Meikle, Wm. B.	London, Eng.....	5,380	5,380
Meikle, W. B. (in trust)	".....	25,360	25,360
Merrill, A. D.	Tilsonburg.....	500	500
Merrill, L.	".....	500	500
Metcalfe, Mrs. Emma	Grimsby.....	700	700
Milford, George	Owen Sound.....	4,000	4,000
Miller, Mrs. Elizabeth A.	Toronto.....	320	320
Miller, Est. late R. S.	Unknown.....	160	160
Miles, Rev. J.	London, Eng.....	40	40
Mills, Jesse S.	Toronto.....	200	200
Moran, William J.	Winnipeg, Man.....	1,000	1,000
Minty, G. L.	Toronto.....	100	100
Moore, Est. late A. J.	Goderich.....	200	200
Morren, E. W. S.	Toronto.....	100	100
Morrison, Est. late Angus	".....	500	500
Murray, Est. late Rev. J.	Grimsby.....	400	400
Murray, George	Toronto June.....	13,680	13,680
Musgrave, Mrs. Susanna	Toronto.....	1,000	1,000
Myers, Augustus	".....	2,600	2,600
McAllan, Geo. H.	".....	500	500
McAllum, W. R.	London, England.....	200	200
McCabe, J.	Calcutta, India.....	1,100	1,100
McCalla, Mrs. W. J. (in trust)	St. Catharines.....	40	40
McCarthy, T. A. M. & J. L. C. (Trustees)	Barrie.....	700	700
McCauley, Est. late Rev. S.	Belleville.....	320	320
McCauley, Mrs. Letta M.	".....	320	320
McCaig, Mrs. Matilda M. B.	".....	2,000	2,000
McDonald, Miss Alice	Guelph.....	240	240
Macdonald, Miss Louise	Toronto.....	300	300
Macdonald, Mrs. Mary J.	".....	200	200
McEwen, John	".....	300	300

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WESTERN ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued*

Name.	Residence.	Amount Subscribed.	Amount Paid up.
		\$	\$
McFiggins, Arthur J.	Fenella	1,000	1,000
McGill, Chas. G.	Toronto	300	300
McGill, Est. late Wm.	"	500	500
McGill, Est. late Margaret	"	300	300
McGillivray, Mrs. Helen	Whitby	1,240	1,240
McIntosh, James I.	Guelph	240	240
McIntyre, John	Stratford	1,600	1,600
McKeown, Miss Christina I.	Orangeville	260	260
McKeand, John	Liverpool, Eng.	400	400
McLaren, Henry	Hamilton	2,000	2,000
McLean, E. L.	Toronto	100	100
McMurrich, W. B., K.C. (in trust)	"	600	600
McMurrich, W. B. & Geo. (in trust for Mrs. Miles)	"	620	620
McMurrich, George	"	4,400	4,400
McMurrich, Prof. J. P.	Ann Arbor, Mich.	1,720	1,720
McMurrich, Mrs. Minnie G.	Toronto	800	800
McNamara, Thos.	Madoc	400	400
McTaggart, Miss Elizabeth	Toronto	1,000	1,000
Naftel, D. J.	Goderich	200	200
Nairn, Alexander	Toronto	1,200	1,200
Neilson, Alexander	London, England	600	600
Neilson, Hugh	Toronto	1,000	1,000
Neilson, Mrs. Katherine	"	1,000	1,000
Nevitt, Mrs. E. E.	"	500	500
Nicholson, E. A.	London, England	800	800
Nicholson, Miss Jessie	"	1,600	1,600
Nicholson, W. E.	"	1,600	1,600
Nicolai, Siegfried F.	"	320	320
Nichaus, Chas.	Toronto	2,500	2,500
Niven, J. K. & Co.	"	80	80
Noble, Mrs. Eliza A.	Collingwood	1,100	1,100
Nordheimer, Samuel	Toronto	6,000	6,000
Northern Life Assurance Co.	London, Ont.	5,000	5,000
O'Brien, Bedingfield N.	London, England	320	320
O'Flynn, Est. late E. D.	Madoc	4,500	4,500
Ogden, W. W. (in trust)	Toronto	480	480
Osborne, Miss Annie	"	1,600	1,600
Osborne, J. K.	"	7,100	7,100
Osborne, J. P.	Beamsville	100	100
Osler, Hammond & Nanton	Winnipeg	10,000	10,000
Oxnard, Geo. A.	Guelph	800	800
Pann, Mrs. E. J.	San Francisco, Cal.	1,000	1,000
Paisley, Mrs. Marie	Toronto	300	300
Parfitt, Albion	London	1,000	1,000
Parker, Stephen J.	Owen Sound	8,000	8,000
Parlane, W. A.	Collingwood	300	300
Paterson, Thomas	Bowmanville	2,500	2,500
Paterson, Rev. W. T.	Deer Park	1,680	1,680
Paton, Miss Jane	Toronto	1,000	1,000
Paton, John	"	1,200	1,200
Paton, Nigel F.	Bombay, India	600	600
Patton, Jos. C., M.D.	Toronto	3,100	3,100
Patton, Dr. Wm. R.	"	2,200	2,200
Pearson, F. S.	New York	25,000	25,000
Peine, Louis	New Hamburg	1,000	1,000
Pellatt & Pellatt	Toronto	1,740	1,740
Pepper, Rev. John	Toronto Junction	300	300
Perrin, W. L.	New York	5,000	5,000
Perry, Miss Elizabeth	Toronto	540	540
Peters, Geo	Peterboro	400	400
Phelps, E. S.	Burlington, Iowa	1,000	1,000
Pipe, Harvey, (surviving trustee)	Amherst, N.S.	500	500
Poland, H. G.	London, England	400	400
Porter, John S.	Toronto	600	600

## SESSIONAL PAPER No. 8

## WESTERN ASSURANCE COMPANY.—Continued.

## LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	Amount Subscribed.	Amount paid up.
		\$	\$
Powell, James H. U.	London, England.	2,000	2,000
Price, Mlle Lavinia.	Deer Park.	200	200
Pringle, A. R.	Toronto.	400	400
Pringle, Mrs. Sarah J.	"	300	300
Radley, Mrs. Elizabeth J.	Toronto.	1,0 0	1,000
Ramsay, Wm.	Stowe, Scotland.	19,000	19,000
Rance, Miss Eva Frances.	Blyth.	60	60
Rance, Mrs. Harriet.	Clinton, Ont.	1,000	1,000
Ready, J. A., Manager.	Toronto.	8,000	8,000
Reardon, Henry F.	Philadelphia, Pa.	80	80
Rennie, James.	London, England.	400	400
Rice, O. F., Mgr. in trust.	Toronto.	34,620	34,620
Richard, Alf.	Montreal.	200	200
Ridout, Percival F.	Toronto.	1,100	1,100
Robertson, John A.	"	500	500
Robins, W.	"	200	200
Robinson, Est. late Chris., K C.	"	2,000	2,000
Robinson, Mrs. Elizabeth.	"	1,200	1,200
Robinson, Mrs. Elizabeth, trust for John Robinson	"	80	80
Robinson, Thomas B.	Walford, Eng.	2,000	2,000
Rogers, H. J.	"	800	800
Roger, Mrs. Helen B.	Peterboro.	2,040	2,040
Rollo, W. F., agent.	Chicago, Ill.	2,120	2,120
Rollo, W. F.	"	1,120	1,120
Ross, Alexander.	Liverpool, Eng.	80	80
Ross, Est. late Hon. A. M.	Toronto.	1,000	1,000
Ross, Miss Caroline S.	"	500	500
Ross, Charles G.	Newmarket.	700	700
Ross, Mrs. E. Phoebe.	Port Hope.	100	100
Ross, Mrs. Mary S.	Newmarket.	500	500
Routh, Est. late J. H.	Montreal.	400	400
Rowlands, R. F.	Toronto.	200	200
Royal Trust Co.	Montreal.	6,660	6,660
Rumsey, Estate late C. S.	St. Marys.	200	200
Rumsey, Mrs. M. A. A.	"	200	200
Ruston, Thomas.	Georgetown.	2,000	2,000
Rutherford, Mrs. M. and E. C., for Mrs. Pipon.	Toronto.	100	100
Ryan, Miss Elizabeth.	Lucan.	680	680
Saylor, Wesley.	Trenton.	500	500
Schaeffer, H. J.	Seattle, Wash.	1,000	1,000
Schell, Est. late R. S.	Brantford.	1,600	1,600
Schell, H. P.	"	400	400
Schofield, W. G.	Toronto.	200	200
Schofield, Mrs. A. L., in trust for Muriel Schofield.	Guelph.	1,000	1,000
Scott, Charles W.	Oshawa.	1,200	1,200
Scott, Geo. F.	Toronto.	80	80
Scott, Est. late James.	"	2,000	2,000
Semple, Miss Jessie P.	"	700	700
Sewell, Mrs. Winnifred E.	Hamilton.	400	400
Sharpe, Miss Clara L.	San Francisco, Cal.	1,000	1,000
Sharpe, Est. late Geo.	"	3,400	3,400
Shaw, Mrs. Isabella T.	Hamilton.	660	660
Sherrard, H. A.	Toronto.	1,540	1,540
Sherrard, Mrs. A. S.	"	100	100
Shutt, Mrs. Charlotte.	Ottawa.	300	300
Sidey, J. Henry.	Cobourg.	400	400
Sinclair, J. C.	Glasgow, Scotland.	1,000	1,000
Sinclair, James.	Toronto.	260	260
Small, Miss Catherine G.	Sarnia.	720	720
Smith, F. J. D.	Newtonbrook.	2,400	2,400
Smedley, Geo. F. & Co.	Toronto.	200	200
Smith, Alex.	"	800	800
Smith Dr Andrew.	"	800	800
Smith, D. King, M.D.	"	200	200

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WESTERN ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount paid up.
		\$	\$
Smith, Mrs. Mary Ann.....	Toronto.....	5,400	5,400
Smith, Mrs. Emily G.....	Guelph.....	440	440
Smith, G. B.....	Toronto.....	1,200	1,200
Smith, H. B.....	Owen Sound.....	3,500	3,500
Smith, Miss Jane.....	Toronto.....	400	400
Smith, Davis & Co.....	Buffalo, N.Y.....	10,000	10,000
Smith, W. W.....	Raleigh, N.C.....	1,500	1,500
Smith, Marshall J & Co.....	New Orleans, La.....	1,200	1,200
Smith, C. C. & F. Wurtele, in trust	Toronto.....	300	300
Smith, W. H., Manager in trust.....	".....	26,200	26,200
Sonkson, E.....	London, Eng.....	4,480	4,480
Sproule, Miss E. J.....	Springfield-on-Credit.....	1,560	1,560
Standish, Ira., in trust.....	Toronto.....	2,000	2,000
Stanley, Bernard.....	Lucan.....	2,000	2,000
Stanley, Mme Hannah E., in trust for Pauline M. Stanley ..	".....	160	160
Stanley, Mrs. Jennie.....	".....	1,000	1,000
Stanley, Aljoe E.....	".....	740	740
Stanley, Albert E.....	".....	600	600
Stanley, Miss Mary E.....	".....	1,220	1,220
Stanley, Miss Charlotte E.....	".....	780	780
Stanley, M. Lucretia.....	".....	720	720
Stanley, Uriah M.....	Brantford.....	800	800
Staples, Mrs. Eliza.....	Strathroy.....	160	160
Stayner, Rev. Sutherland.....	Toronto.....	80	80
Stayner, Mrs. Harriet B.....	".....	120	120
Steel, Mrs. Annie.....	Fraserville, Ont.....	60	60
Stewart, Miss Ida A.....	Woodstock.....	500	500
Stewart, Rev. Wm., D.D.....	Toronto.....	1,000	1,000
Stewart, John.....	".....	440	440
Stewart, Mrs. Margaret.....	Campbellford.....	200	200
Stewart, Est. late Robert.....	Toronto.....	720	720
Stanway, F. N.....	".....	100	100
Stimson, G. A. & Co.....	".....	1,000	1,000
Stinson, H. E.....	".....	200	200
Stocking, Charles P.....	Waubauskene.....	4,000	4,000
Stock, Wm. H.....	Liverpool, Eng.....	400	400
Strathy, H. S., General Manager in trust.....	Toronto.....	8,220	8,220
Sunner, Mrs. Elizabeth.....	London, Eng.....	380	380
Swain, Wm. J.....	Collingwood.....	600	600
Symons, Miss Eliza F.....	Toronto.....	200	200
Tackaberry, Mrs. Catherine.....	".....	500	500
Talbot, (estate late Marcus).....	Unknown.....	100	100
Taylor, Miss Amy E.....	Toronto.....	200	200
Taylor, Mrs. Elizabeth A. H.....	Hamilton.....	220	220
Taylor, F. C.....	Lindsay.....	500	500
Taylor, Miss Mary L.....	Toronto.....	100	100
Thomas, Miss Mary M.....	Québec.....	940	940
Thompson, Mrs. Cassie B.....	St. Marys.....	100	100
Thompson, J. B.....	".....	300	300
Thompson, (estate of late Robert).....	Toronto.....	17,140	17,140
Thomson, Alexander.....	Glasgow, Scotland.....	480	480
Thomson, Malcolm.....	Montreal.....	2,600	2,600
Thorburn, Miss Mary.....	Toronto.....	140	140
Tidswell, W. O.....	Hamilton.....	2,000	2,000
Tingle, John.....	Wexford.....	260	260
Todd, Thomas.....	Toronto.....	4,000	4,000
Toronto General Trusts Corporation, (executors of will of late Jane Kirkland.....	".....	3,320	3,320
Toronto General Trusts Corporation, executors estate late A. Robertson.....	Toronto.....	1,000	1,000
Townley, Mrs. W. R.....	Chicago, Ill.....	480	480
Van der Linde, Harold.....	Toronto.....	1,120	1,120

## SESSIONAL PAPER No. 8

WESTERN ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed.	Amount paid up.
		\$	\$
Van Heynigen, A. E. ....	Mobile, Ala. ....	1,000	1,000
Vogel, Philipp J. & Mrs. Elizabeth. ....	Willesden, Eng. ....	760	760
Waddell, John. ....	Orono. ....	500	500
Wade, Mrs. Lillie M. ....	Brighton. ....	340	340
Wadhams, John M. ....	Goshen, Conn. ....	360	360
Wadhams, Julie E. ....	" ....	320	320
Wadhams, Mrs. Mary P. ....	" ....	600	600
Wadhams, Robert P. ....	" ....	320	320
Wadsworth, V. B., Mgr., & W. Wedd, jr., ac- countant in trust. ....	Toronto. ....	22,100	22,100
Wainwright, C. S. ....	" ....	200	200
Walker, Mrs. Clara R. ....	" ....	680	680
Walker, Warren J. ....	" ....	40	40
Wallace, Mrs. Henrietta. ....	" ....	400	400
Ward, R. M. Bretherton. ....	Liverpool, Eng. ....	1,000	1,000
Warner, Mrs. Carrie L. ....	Toronto. ....	680	680
Warwick, Guy F. ....	" ....	6,000	6,000
Watson, Thomas. ....	" ....	3,000	3,000
Webb, A. E. & Co. ....	" ....	7,680	7,680
Webb, estate of late Thomas. ....	Deer Park. ....	1,000	1,000
Webster, A. F. (in trust). ....	Toronto. ....	420	420
Weir, Robert. ....	" ....	100	100
White, Miss Alice. ....	Montreal. ....	100	100
Whitelaw, Mrs. Sarah. ....	Omeme. ....	220	220
Windus, A. J. ....	London, Eng. ....	80	80
Wilkes, Alfred J. ....	Brantford. ....	40	40
Williamson, W. H. ....	Toronto. ....	200	200
Wills, Miss Annie. ....	" ....	620	620
Wills, Miss Annie, executrix Est. late Alex. Wills	" ....	20	20
Wills, Miss Eliza. ....	" ....	620	620
Wills, Miss Susan. ....	" ....	620	620
Wills, Thomas. ....	Belleville. ....	2,500	2,500
Wills, Miss Wilhelmina. ....	Toronto. ....	620	620
Wilson, Est. late C. S. ....	" ....	22,000	22,000
Wilson, W. B. ....	" ....	1,500	1,500
Wintle, Cyril & Co. ....	London, England. ....	600	600
Winstanley, Mrs. Emily. ....	Los Angeles, Cal. ....	800	800
Wood, E. R. ....	Toronto. ....	51,760	51,760
Wood, Mrs. Margaret F. ....	Nashville, Tenn. ....	1,000	1,000
Wood, Peter. ....	Brantford. ....	5,300	5,300
Wood, Hon. S. C. ....	Toronto. ....	4,000	4,000
York, H. H. ....	" ....	100	100
Young, Mrs. Margaret. ....	" ....	240	240
Zepf, Otto. ....	Montreal. ....	100	100
Total. ....		\$1,500,000	\$1,498,811



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Ætna Fire.....	7					9	
Ætna Life.....		159				163	
Alliance.....	11					13	
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American Surety Co.....				446		448	
Anglo-American.....	15						584
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Canadian Casualty and Boiler.....			458		458		598
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Central Life.....		179					607
Commercial Travellers.....		544					
Commercial Union.....	39	182				41	
Confederation Life.....		187					612
Connecticut Fire.....	43					44	
Connecticut Mutual.....		196				197	
Continental Life.....		199					614
Crown Life.....		203					621
Dominion Guarantee.....					465		626
Dominion Life.....		207					627
Dominion of Canada Guarantee and Accident.....			468	468			629
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Empire Accident and Surety.....			474	474			630
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Equitable.....		214				217	
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Excelsior Life.....		220					637
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Fidelity and Casualty of New York.....			482		482	484	
Foresters, Supreme Court, I.O.F.....		550					
Foresters, Subs. High Court, A.O.F.....		431					
German American.....	50					51	
Germania.....		230				232	
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Guarantee Co. of N. A.....				486			645
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Hartford.....	56					57	
Home Fire.....	59					60	
Home Life Association.....		239					647
Imperial Guarantee and Accident.....			490	490			654
Imperial Life.....		244					655
International Fidelity.....				493		494	
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INDEX OF COMPANIES' STATEMENTS—*Concluded.*

COMPANIES, ETC.	ANNUAL STATEMENTS.					General Business Statement.	List of Directors and Shareholders.
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Liverpool and London and Globe	70	255				73	
Lloyds Plate Glass					495	496	
London and Lancashire Fire	75					77	
London and Lancashire Life		259				264	
London Assurance	78	266				80	
London Guarantee and Accident			498	498		502	
London Life		268					657
London Mutual Fire	82						658
Manitoba Assurance	86						659
Manufacturers Life		273					660
Marine Insurance Co.					504	505	
Maryland Casualty Co.			506		506	509	
Mercantile Fire	89						662
Metropolitan Life		284				288	
Montreal-Canada	92						663
Mutual Life of Canada		290					662
Mutual Life of New York		298				301	
Mutual Reserve		303				306	
National Life of the United States		313					
National Life of Assurance Co. of Canada		309					666
New York Life		315				319	
New York Plate Glass					511	512	
North American		321					670
North British	96	333				100	
Northern	102					104	
Northern Life		329					671
North-Western		339				341	
Norwich Union Fire	106					564	
Norwich Union Life		343				345	
Nova Scotia Fire	108						676
Ocean Accident and Guarantee			514			517	
Ocean Marine					519	520	
Ontario Accident			522		522		681
Ottawa Fire	111						684
Pelican and British Empire Life		347				351	
Phoenix, of Brooklyn	114					115	
Phoenix, of Hartford	122					124	
Phoenix, of London	117					119	
Phoenix Mutual		352				354	
Provident Savings		356				358	
Quebec	126						686
Queen, of America	129					130	
Railway Passengers			526			529	
Reliance Mutual Life		343					
Rochester German	132					133	
Royal	135	361				566	
Royal Victoria		364					687
Scottish Amicable		368				370	
Scottish Provident		372				374	
Scottish Union	138					141	
Sovereign Life		376					692
Standard		380				387	
Star		389				392	
State Life		394				396	
Sun Insurance Office	143					570	
Sun Life		398	530				702
Travelers		409	531			412	
Union Life		415					705
Union Mutual		420				424	
Union Assurance Society	145			534		147	
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